

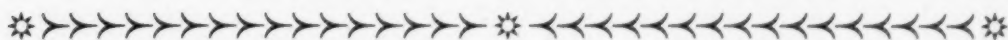
# The National Underwriter

A WEEKLY NEWSPAPER OF INSURANCE

THURSDAY, MAY 1, 1930

1880 GOLDEN JUBILEE 1930

OF THE WORLD'S PIONEER IN LIABILITY INSURANCE



50  
Years  
Ago

THERE was not much attention paid to liability insurance. We have carefully searched the files of several insurance journals and even there find little or no mention of the form of insurance originated, fifty years ago, by The Employers' Liability Assurance Corporation, Ltd.

\* \* \*

Today

THE Employers' Liability Assurance Corporation, Ltd., and its affiliated companies, are in the process of finishing what they started. It is an endless task, for there will always be a need for this form of insurance, just as there will always be accidents to workmen, to the public, and to others in the industrial plant or on the premises of the home owner, storekeeper, or the owner of the office building.

Our fifty years experience has taught us this. There is a need for liability insurance. There is a comparatively small amount of this form of insurance sold to home owners and many others whose need for it is great.

Whether or not you are associated with the world's pioneer in liability insurance, or with its affiliated companies, The Employers' Fire Insurance Company and the American Employers' Insurance Company, it is your duty as an insurance man to spread the gospel of this form of insurance. If the American Agency system is to endure, it behooves every insurance man to make sure that *his* clients at least are adequately protected.

If you are not a member of The Employers' Group family, you can nevertheless fittingly celebrate the Golden Jubilee of the World's Pioneer in Liability Insurance, by selling more of this form of insurance.

The Employers' Liability Assurance Corporation, Ltd. (*The World's Pioneer in Liability Insurance*); American Employers' Insurance Company; and The Employers' Fire Insurance Company, comprise The Employers' Group — 110 Milk Street, Boston, Massachusetts.

## THE EMPLOYERS' GROUP



# TIMES HAVE CHANGED



and with the changing times have come improved methods of doing business. Not so long ago clerks were perched on high stools in dimly lighted counting rooms, poring over ledgers. Picturesque, yes, but out of step with today's rapidly moving affairs.

. . .

The three companies of the Aetna Fire Group believe in progressive methods—methods which get things done accurately and on time. But in this search for quicker and better ways of doing business the companies have held to one old custom. They preserve a pleasant human relationship between home office and local agent.



**AETNA INSURANCE COMPANY**  
**THE WORLD FIRE AND MARINE INSURANCE CO.**  
**THE CENTURY INDEMNITY COMPANY**  
**HARTFORD, CONNECTICUT**

# While the Ashes of the Latest Prison Fire Are Cooling—

There is an opportunity for insurance agents to render a public service following the appalling disaster at the Ohio State prison in Columbus.

Every one has relearned an old lesson. Again it was probably *carelessness* that gave fire a chance, and he eagerly seized more than three hundred lives. He never misses.

The iron of public feeling is hot now. Before long it will cool and people will forget—*forget* that fire in many dwellings, prisons, asylums, hospitals, schools and other institutions may some day take

more lives. So *this* is the time to strike the iron of opportunity to serve.

Are there any buildings in your town or city or county or State that have hazardous conditions? You may now have the cooperation of government, chambers of commerce, the civic clubs and other public-spirited organizations for the asking. There may be a long interval before the next disaster fans the flames of a fire and of public indignation. And it may occur next December, in some school, after a children's party around a Christmas tree.

American Equitable Assurance Company of New York  
Capital, \$2,000,000.00

Bronx Fire Insurance Company of the City of New York  
Capital, \$1,000,000.00

Brooklyn Fire Insurance Company  
Capital, \$1,000,000.00

Globe Insurance Company of America  
Pittsburgh, Pa.  
(Incorporated 1862)  
Capital, \$1,000,000.00

Independence Fire Insurance Company  
Philadelphia, Pa.  
Capital, \$1,000,000.00

Independence Indemnity Company  
Philadelphia, Pa.  
Capital, \$1,250,000.00

Jefferson Fire Insurance Co.  
Newark, N. J.  
Capital, \$400,000.00

Knickerbocker Insurance Company of New York  
Capital, \$1,000,000.00

Liberty Bell Insurance Company  
Philadelphia, Pa.  
Capital, \$1,000,000.00

Merchants and Manufacturers Fire Insurance Company  
Newark, N. J.  
(Chartered 1849)  
Capital, \$1,000,000.00

New York Fire Insurance Company  
(Incorporated 1832)  
Capital, \$1,000,000.00

Republic Fire Insurance Company of America  
Pittsburgh, Pa.  
(Incorporated 1871)  
Capital, \$1,000,000.00

Sylvania Insurance Company  
Philadelphia, Pa.  
Capital, \$1,500,000.00

## Corroon & Reynolds

INCORPORATED

INSURANCE UNDERWRITERS

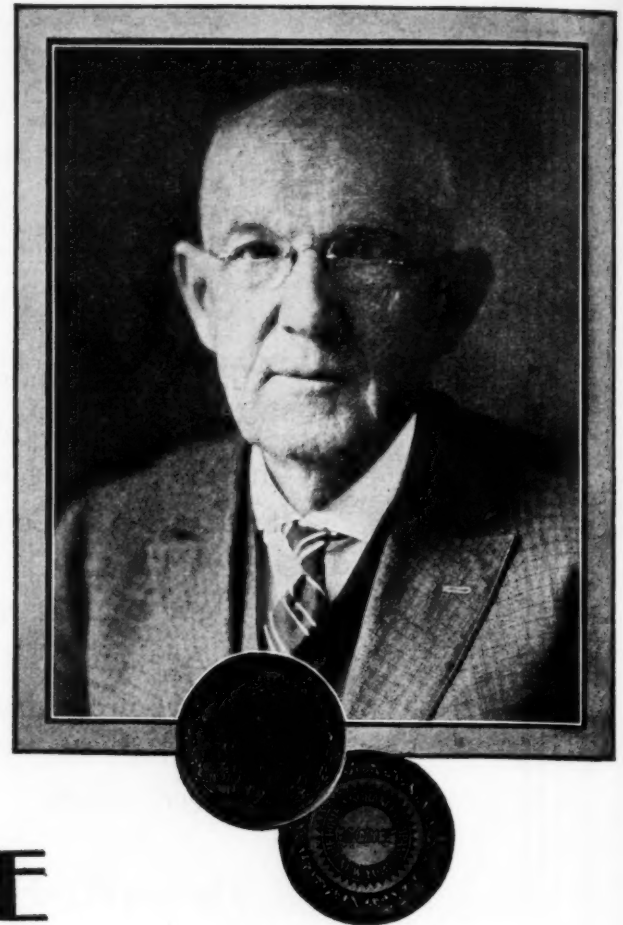
Manager

92 William Street

New York, N. Y.



L. B. LEIGH  
General Agent  
Little Rock, Ark.



# OVER 50 YEARS WITH THE HOME

"I HAVE been keeping company with The Home so long that it will be a pleasure to appear as one of the family." So writes L. B. Leigh, representative of The Home for fifty-two years.

MR. LEIGH is an insurance pioneer for his state engaging in that business shortly after the Civil War when Arkansas was sparsely settled and there was not a great deal of insurable property. He became General Agent for The Home in 1893.

## THE HOME INSURANCE COMPANY NEW YORK

CASH CAPITAL \$24,000,000

WILFRED KURTH, President

59 Maiden Lane

**Strength • Reputation • Service**



# The National Underwriter

Thirty-Fourth Year No. 18

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, MAY 1, 1930

\$4.00 Per Year, 20 Cents a Copy

## C. of C. Makes Gold Director

Life Man Becomes Insurance Representative on Board of National Chamber

### DISCUSS "WHAT'S AHEAD"

Aviation Insurance, Compulsory Auto Liability and Old Age Pensions Chief Topics

WASHINGTON, April 30.—Charles W. Gold of Greensboro, N. C., vice-president of the Jefferson Standard Life and president of the American Life Convention, was elected insurance director of the United States Chamber of Commerce over P. W. A. Fitzsimmons of Detroit, president of the Michigan Mutual Liability, when the national councillors of the organization drafted the slate to be formally ratified by the full organization May 1.

The meeting of the national councillors preceded by one day the opening of the annual meeting of the chamber, a feature of which, as in past years, was the round table conference on "What's Ahead for Business in Insurance?" held April 30.

#### Aviation Important Topic

For the first time aviation insurance came before the group meeting for consideration, when David C. Beebe, president of the United States Aviation Underwriters, New York; Lieut. Commander C. G. McCord of the naval aircraft factory, Philadelphia, and others discussed recent trends in the field of aviation insurance and how the aeronautical industry can cooperate with the insurance fraternity in the reduction of losses.

Compulsory automobile insurance again was considered, a large part of the discussion centering around this controversial question. The experience of states which have enacted financial responsibility laws; the effect, if any, of such legislation in reducing accidents and a comparison of financial responsibility with compulsory insurance were discussed at length.

#### Old Age Pensions Considered

Among those who participated in consideration of automobile insurance were Owen B. Augspurger, chairman of the A. A. A. compulsory automobile liability insurance committee, Buffalo; F. Robertson Jones, secretary of the committee of nine on financial responsibility for automobile accidents, New York, and John E. Sullivan, insurance commissioner of New Hampshire.

The only other important matter to come before the group was old age pensions, the discussion centering around what the life companies can do to provide for the aged worker. The subject

## Aviation Insurance Going Through Critical Stage

NEW YORK, April 30.—Aviation insurance is passing through a critical stage and some underwriters believe the future is not too certain, if present underwriting conditions continue unchanged. Particularly is complaint heard of rate cutting, competition for business having become rife. Further, there is believed to be a great need for cooperation on the part of those operating in this extremely hazardous specialty field, some desiring a definite organization to govern rates and underwriting regulations. Aviation underwriters are becoming more and more concerned with the fire insurance side of the business, considerable apprehension being felt over the mounting loss ratio in this line. Up to and including 1929 the accidental damage coverage was the great loss producer, last year seeing a peak which it is not believed will again be reached. It is felt that accidental damage losses will decline—in fact some believe that they must be reduced if aviation is to continue its desired growth. On the other hand, fire losses are rapidly mounting and show no sign of improvement.

#### Moral Hazard Seen

It is natural that fire losses should increase somewhat this year, as aviation itself is in the doldrums. Practically all aircraft operators are reporting large operating losses. As all other lines of insurance long since discovered, moral hazard is created during periods of depressed business or operating losses. Whether the fires be of intentional origin or not, financial stringency results in carelessness.

#### Reports on Large Losses

That this is true can be seen by the reports on hangar losses, the fires in this classification for the first quarter of 1930 passing in number and amount the total 1928 losses and almost equaling the 1929 losses. Many organizations are at work on fire safety, the National Board being engaged this week on tests for hangar safety devices. The National Fire Protection Association is also at work on this subject and is specializing on the study of flight fires. Nevertheless, fire losses are mounting and ample margin will be needed to keep these lines out of the red this year.

#### Rate Cutting Prevalent

It is for this reason that the rate cutting which has become so prevalent in aviation insurance is especially deplored. At a time when rates are felt scarcely adequate and losses are mounting, rate cutting is dangerous. It is surprising that this situation exists in this particular business today, because aviation insurance is now being written by the majority of the leading companies and practically all of the business is going into these companies which are organization members for all other classes of insurance.

They believe in and abide by organizations and standardization for all other fire and casualty lines and yet abandon

was explained by Ingalls Kimball, director of group annuities for the Metropolitan Life.

Resolutions adopted by the group meeting, dealing with these three subjects, will be submitted to the full chamber for action prior to the close of the convention.

aviation insurance, the most hazardous of all lines, to free lance rating and indiscriminate competition. It has been suggested by some that these very companies might bring pressure to bear upon their underwriters to effect some definite organization, if these companies realized that they were going into the red on this line.

#### Statistics Are Needed

One thing that is needed at present is statistics. Though it is not known as yet for what purpose, the New York insurance department has called upon the aviation underwriters for statistics, which are now being gathered. These, however, will not be the statistics desired, as the department has asked for premiums written and losses paid, for instance, which will tell a story far from the truth. As an example, some of the companies on this basis would show a loss ratio of 10 to 20 percent, whereas they know all too well that their losses are sufficient to put them into the red on business thus far written. Incurred losses would tell the story. In any growing business, where premiums are pyramiding upwards, the only true measure of experience is on premiums earned and losses incurred, and especially is this true where losses of themselves are mounting from moral hazard or other causes.

#### Competition Is Keen

At present the aviation underwriters are operating under competition as keen as any line has ever experienced. Individually most of the underwriters feel that there should be some form of organization, that rating should be controlled and that for self-preservation they should organize to control the business and keep it out of the red. Whenever organization is talked, however, they find reservations or qualifications, one by one, which impair the effectiveness of any organization. It is not probable that the underwriters of themselves will effect the desired association, but some feel that the companies will bring pressure to bear in this direction as soon as adequate statistics are available.

#### Central Union Appointment

Murphy & Jordan, Inc., of New York have been appointed metropolitan and Brooklyn agents of the Central Union, of the Scottish Union & National fleet for fire and automobile lines. They likewise have been given nationwide binding facilities for the company.

## Conway Hears I. U. B. Protests

Need Is Seen for Educational Campaign Among Agents on Bureau

### SCOPE MISUNDERSTOOD

Explanatory Meetings with State Associations Advanced As Way to Accord

NEW YORK, April 30.—From the nature of attacks by agents' organizations on the Interstate Underwriters Board it is evident that what is needed is a course of education on purposes and practices of this organization. Statements made in criticism display little knowledge of the board's functions by the local men.

If the board's management had appeared before local agents' associations as these met, explaining numerous points on which the locals were, and still are, confused, there is little doubt but that the present hostility to the board manifested in so many different directions would have been avoided.

#### Would Have Given Confidence

In this way confidence in the board as a medium for retaining many lines that would otherwise be lost to agents and fire companies, would have been fostered.

The bureau unfortunately has gotten into the position of a dog with a bad name, being held accountable for every desirable line lost to a local agent. In many cases, this is business about which it knew nothing, much less aided in transferring. Local agents are mostly reasonable, and if the merits of a matter are made clear to them, their support can be relied on.

#### Complete Lack of Information

What agents are suffering from is not misinformation regarding the Interstate Underwriters Board, but un-information. This should be furnished them promptly and fully, and the local agents gatherings would afford admirable forums for its presentation.

The latest body to challenge activities of the I. U. B. is the Fire Insurance Agents Association of the City of New York, whose criticisms were voiced at a gathering before Superintendent Albert Conway here Monday. The issues at stake are deemed so important that Mr. Conway will hold further sessions thereon. He invites, in addition to agents and company officials, brokers and any others who can enlighten him upon the situation.

#### GET LONE STAR AGENCY

Webb & Branshaw of San Antonio, Tex., have been appointed general agents of the Lone Star Underwriters of the Chicago Fire & Marine for Texas.

## National Union Fire Wins Exoneration in Oklahoma

### READ ISSUES ITS LICENSE

Commissioner Told That Indemnity Company Issued Policy on Which Revocation Was Threatened

OKLAHOMA CITY, Apr. 30.—Commissioner Read announces that license of the National Union Fire has been issued and the company completely exonerated. The hearing Saturday on whether the license of the National Union Indemnity would be revoked was continued pending submission of further evidence by company officials.

At the hearing it was found that the National Union Fire was not involved in issuance of a policy to the O. K. Transfer & Storage Company at McAlester, Okla. This policy was issued by the National Union Indemnity and countersigned by Los Angeles agents instead of by a resident agent of Oklahoma.

Proof was submitted that the Los Angeles agents were instructed Feb. 21 to discontinue issuance of such policies in Oklahoma. The policy in question was countersigned by Los Angeles agents March 20. The company disclaimed all previous knowledge of issuance until it was cited to appear at the hearing, and promised to take immediate steps toward having it canceled. Commissioner Read states that if copies of correspondence passing between the company and its Los Angeles agents are furnished him and these bear out the statements of Vice-President G. A. Nunnink, who was present at the hearing, in all probability no further action will be taken. It is also understood that officials of the company will immediately notify the O. K. company at McAlester to buy its insurance from another company or companies.

## Royal Fleet to Write Full Aviation Insurance

NEW YORK, April 30.—Four important additions to aviation underwriting facilities were announced this week, the Royal, Queen, Newark Fire and American & Foreign entering this new field through Barber & Baldwin of New York. These additions give the Barber & Baldwin office 22 companies for which they are aviation underwriters.

### Important Addition

This brings in to the aviation field one of the largest groups in the country, the Royal fleet now taking on a full line of aviation insurance. It adds to the strong fleet which Barber & Baldwin have built up since organizing their office and launching aviation insurance in 1922, this unit now consisting of the Aero, Aero Indemnity, Liverpool & London & Globe, Star, Fire Association, Reliance, Northern Assurance, Pennsylvania, Mercantile, Royal, Queen, American & Foreign, Globe Indemnity, Federal Union, Constitution Indemnity, Victory, London & Scottish, North British, Homeland, Commonwealth, Newark and United States Life.

### AVERAGE 1929 FIRE RATE

Statistics compiled by the "Weekly Underwriter" show that the average rate for fire insurance in 1929 was 89 cents per \$100. This is the lowest rate ever shown in the publication's figures which have been a feature since 1880. By states, the average rate varied from 54 cents in the District of Columbia to \$1.69 in Mississippi, the highest except Alaska, where it was \$2.57. In New York, the average rate was 70 cents and in Illinois 89 cents.

## Goodwin Fears I. U. B. But Withholds Final Judgment

### ADDRESSES FLORIDA AGENTS

Official of National Association Says Scheme Has Been Dubbed "Premium Centralization, Inc."

Although not yet prepared to condemn irrevocably the Interstate Underwriters Board, Percy H. Goodwin told members of the Florida Local Underwriters Association at St. Petersburg that the institution is feared greatly. Critics, he said, are now calling the I. U. B., "Premium Centralization, Inc." Mr. Goodwin is chairman of the executive committee of the National Association of Insurance Agents.

"Your National association is not at the present time going definitely on record as opposing its operation but we are fearful of this new offspring. We are having many complaints against its operation. The statement is made that our agency members have lost premiums and lost business to some large New York or Chicago brokers at greatly reduced rates. The dangers of such an organization which can be foreseen are numerous. Many feel that they will operate only for the benefit of a few large brokers domiciled in the large cities.

"Many believe even if they temporarily benefit this type of producers that in the end they also will lose these premiums which will eventually go direct to the companies.

### Will Eye Project Carefully

"Your National association is going to watch closely the activities of this newly created preferential rate organization and continue to gather data from all parts of the country. Toward the end we can at some time in the future advise our members whether in our opinion this board is beneficial or detrimental to the business as a whole."

Mr. Goodwin praised the insurance press in general and in particular for

## Elected Director



CHARLES W. GOLD, Greensboro, N. C.

Charles W. Gold of Greensboro, N. C., vice-president of the Jefferson Standard Life and president of the American Life Convention, was elected insurance director of the United States Chamber of Commerce this week over P. W. A. Fitzsimmons, who has held this office during the previous term. Mr. Fitzsimmons is president of the Michigan Mutual Liability of Detroit.

advancing the interest of organized agents.

"I am again proud to acknowledge our indebtedness to the constructive insurance press of this country," he said. "I know of nothing that it could have done toward the advancement of the insurance interests that it has not done, even to becoming a college of insurance education for those members of the agency force, which have been wise enough to take advantage of the opportunities offered."

## Fire Agent Gives Same Service as Auto Dealer

### QUAID PRAISES DISTRIBUTOR

Tells Florida Men Insurance Is Commodity and Dealer Earns His Fee

In order properly to appreciate the service of an agent insurance must be conceived as a commodity, William Quaid, executive vice-president of the Southern Fire of New York, declared in an appearance before the Florida Local Underwriters Association at St. Petersburg.

"To me," Mr. Quaid said, "insurance is just as definite as potatoes, steel or coal. I consider the big stock company a high-speed, mass producer, turning out its commodity because of volume at a minimum cost. I consider the agent as the distributor of the factory output, no different from the local distributor of automobiles or coal."

Mr. Quaid illustrated his point that insurance is a staple and the agent a valuable factor in merchandising it with the experience of a property owner insured through the James Madden agency of Patterson, N. J. The property owner was in the market for \$10,000 fire insurance on his home. One of Mr. Madden's associates declined to write that amount, pointing out that one rug in the home was worth almost \$10,000. At the solicitation of this agent, the property owner secured an appraisal and bought \$205,000 of insurance on the building and household furniture.

### Home Burned with Owner Absent

That summer while the insured was abroad, the home burned. The agent advised his client of the catastrophe by cable and the insured returned. He was met at the pier by the agent who handed his client a draft to cover the damage after a proof of loss was signed.

"I went through the appraisals with the company," Mr. Quaid quoted the agent, "and knew your property so well that I took it upon myself to settle the loss and present you with the drafts."

"Do you think," Mr. Quaid rhetorically concluded, "that the agent has something to sell that is worthwhile? Something to compete with the part-timer and incompetent? Something so valuable to the buyer that the buyer is only too pleased to know what he is buying and the price he is paying? And it is only by analyzing what insurance is and what each one of us does that the buyer can be made thoroughly to understand what insurance is and what an essential commodity in the community it is."

### COATES VISITS DENVER STAFF

After a conference in Chicago with field men in Western Underwriters Association territory and with Cook County Manager Carl Koch, Vice-President C. H. Coates of the National Liberty visited Denver this week for a review of company conditions in Rocky Mountain territory incidental to the recent acquisition by the Home of financial control of the National Liberty. Vice-President F. H. Burke of the Home, who accompanied Mr. Coates on the Chicago trip, did not make the Denver journey.

Mr. Coates assured his staff that the National Liberty field force will be kept intact and that the Chicago office will continue to function separately under the management of Mr. Koch. Furthermore the National Liberty's practice of charging each field man with independent authority in his district is not to be superseded by the Home's arrangement of state and district managers and special agents reporting to them, Mr. Coates declared.

## CONDENSED NEWS OF WEEK

Aviation insurance is passing through a critical stage owing to business conditions. **Page 3**

Percy H. Goodwin discusses operations of Interstate Underwriters Board at Florida agents' meeting. **Page 4**

Royal and Queen fleets are entering the aviation field. **Page 4**

Large majority of companies approves formation of Inland Marine Underwriters Association; Hendon Chubb elected president. **Page 6**

Fire and casualty companies agree on "fair competitive" scale of commissions for collision and property damage; finance basis undecided. **Page 5**

Position of Kansas Association of Insurance Agents on commissions on impounded premiums pending decision of rate issue made public. **Page 11**

Quinlan Adams elected president of the Florida association. **Page 5**

Lake marine season opens with tighter underwriting and sharp rise in rates as result of disastrous 1929 experience. **Page 9**

Walter A. Sawyer, for four years agency supervisor of the Fireman's Fund, returns to travel the Ohio field for that fleet. **Page 15**

J. B. Hillers of Hastings elected president of Nebraska Association of Insurance Agents. **Page 10**

Westchester County (N. Y.) local agents appeal to National Association of Insurance Agents for test case on mortgage companies' practice of "forcing" use of favored brokers. **Page 20**

C. W. Gold elected insurance director of United States Chamber of Commerce, succeeding P. W. A. Fitzsimmons. **Page 3**

Conway hears agents protests on Interstate Underwriters Board; misinformation on functions is evident. **Page 3**

National Union Fire exonerated in hearing by Commissioner Read of Oklahoma over policy, issuance of which is questioned; obtains license. **Page 4**

Fireman's Fund organizes the Fireman's Fund Indemnity with \$1,000,000 capital and \$3,000,000 surplus. **Page 31**

Texas supreme court holds compensation carriers must accept all risks offered, no matter how hazardous. **Page 32**

F. Robertson Jones discusses compulsory liability proposals at Florida agents' meeting. **Page 31**

General Casualty & Surety of Detroit closes all branch offices and will operate solely on the general agency basis. **Page 32**

Weakness of reciprocals analyzed in address at Florida agents' meeting. **Page 31**

Motor club to contest Commissioner Freedy's authority. **Page 32**

The Liberty Mutual of Boston has taken over the business of the Wisconsin Mutual Liability of Milwaukee. **Page 31**

Meeting of Surety Association set for New York in May; division acts to recommend standard form. **Page 33**



## Decide Matter of Auto Scale

Fire and Casualty Companies Reach Commission Agreement in New York

### CONWAY IN STATEMENT

Fair Competition Restored on Collision and Property Damage—Finance Basis Undecided

NEW YORK, April 30.—Through agreement between the National Automobile Underwriters Association and the National Bureau of Casualty & Surety Underwriters, commissions of 25 percent on collision and 20 percent on property damage hereafter will be paid by fire and casualty carriers in all ordinary territory.

This ends the confusion that has existed as a result of variations in commission scale between the two types of companies. It was further agreed that fire men delegate to casualty underwriters in future the preparation of all rates, rules and regulations governing property damage lines, and that casualty men in turn surrender to fire underwriters jurisdiction over collision.

#### Governing Bodies Ratify

This sensible arrangement has long been regarded as desirable but was not brought about until a joint committee representing the two governing bodies urged it upon their respective associations. Fire companies approved the proposal ten days ago and casualty offices more recently.

Superintendent Albert Conway of New York interested himself in the commission question and was a factor in bringing about an understanding between the National automobile association and the National bureau. Mr. Conway states that "for some time an unsatisfactory condition has existed by reason of the fact that fire companies writing automobile property damage and collision business have been paying commissions in excess of those contained in the acquisition cost agreement by which casualty companies have been bound. This condition tended to disturb the business of casualty companies, and if not corrected would have resulted in a serious increase in acquisition cost."

#### Applied Expedient in 1927

"In February, 1927, the condition grew so bad that the then superintendent released the casualty companies from their acquisition cost agreement on automobile property damage and collision business in so far as it applied to the Pacific Coast territory.

"As a result of joint conferences held by the National Bureau of Casualty & Surety Underwriters and the National Automobile Underwriters Association, an agreement has been reached whereby the fire insurance companies will conform in the matter of acquisition costs with the rules governing the casualty companies. The effect of the agreement will be to restore the business to a fair competitive basis and result in considerable economy in its operation, to the advantage of all parties concerned."

#### Fire Commission Scale

As already stated in THE NATIONAL UNDERWRITER, commission to agents in ordinary territory throughout the country will be 25 percent for fire, theft and collision covers, and 20 percent on property damage, these figures also to govern on the Pacific Coast, where, under a special dispensation, fire companies have

## Big Factors at Annual Meeting of General Agents Association



HERBERT COBB STEBBINS, Denver President

The annual meeting of the Association of Fire Insurance General Agents at the John Marshall hotel in Richmond, Monday and Tuesday of next week, will bring together a notable array of men in the general agency ranks. This organization has assumed large proportions and its membership embraces the leading general agents of the country. The first day's program follows:

Address of Welcome, B. C. Lewis, Jr., Richmond, Va., Vice-President Virginia First & Marine.  
President's Address, Herbert Cobb Stebbins, Denver, Colo., Cobb, Miller & Stebbins, general agents.  
Report of Secretary-Treasurer, J. K. Shepherd, Little Rock, Ark., Shepherd & Co.  
Reports of Standing Committees.  
Elimination of an Economic Waste, Col. Howard P. Dunham, Insurance Commissioner, Connecticut; President National Convention of Insurance Commissioners.  
Fellow Middlemen, Clyde B. Smith, Lansing, Mich., President National As-

been allowing 25 percent on property damage.

Specific rules will govern the writing of business by fire companies in excepted cities, the nature of which, together with the centers to which they will apply, will be made known to member offices in a few days. In defining the status of "excepted cities," automobile underwriters have adopted rules of the fire association, holding that agents generally are familiar with these.

#### Finance Question Remains

There still remains the matter of commissions upon finance business. To learn the attitude of members of the National automobile association on this subject, three alternatives were proposed, with the request that companies indicate their choice not later than April 29.

A considerable number of member companies having failed to register their views upon the alternative propositions as to commissions upon finance business submitted them ten days ago, the time limit for receiving responses has been extended. All delinquent offices are urged to furnish the information as speedily as possible.

A meeting of the branch department secretaries will take place in Chicago May 3, at which a number of matters will be threshed out.

A&H men should write The National Underwriter for free booklet: "Six Honest Serving Men."



LOUIS E. ENGLISH, Richmond Chairman Executive Committee

sociation of Insurance Agents.  
From the Outside Looking In, C. M. Cartwright, Chicago, Managing Editor The National Underwriter.  
Appointment of Special Committees.

#### Evening

Dinner Dance at 7:30 p. m.  
Master of Ceremonies, Louis E. English, Richmond, Va.

#### Second Day, Tuesday, May 6, 9:30 a. m.

The American Agency System, J. G. Leigh, Little Rock, L. B. Leigh & Co., General Agents; Chairman Conference Committee Association of Fire Insurance General Agents.  
Money and Men, Mostly Men, Wm. S. Crawford, New York City, Insurance Editor, Journal of Commerce.  
Multiple Location Coverages, John R. Dumont, New York City, Manager Interstate Underwriters Board.  
Perpetuation of the General Agency System, Louis E. English, Richmond, Va.; Chairman Executive Committee, Association of Fire Insurance General Agents.  
Reports of Special Committees.  
Election of Officers for Ensuing Year.

## New York Local Agents Arrange for Convention

The annual meeting of the New York State Association of Local Agents at Syracuse May 19-21 will have many interesting features. The Excelsior of Syracuse will give a luncheon presided over by President F. V. Bruns, who is also an agent. Insurance Superintendent Conway of New York will speak at the banquet. Wellington Potter of Rochester will talk on competition with non-agency concerns.

The headliners are:  
Percy H. Goodwin, San Diego, Cal., chairman National association executive committee, on "The National Association at Work."

Emerson J. Schofield, Detroit, vice-president Standard Accident, on "The Heyday of Organization."

Laurence E. Falls, Newark, vice-president American, on "Net Earnings Insurance."

Albert Dodge of Buffalo is the president.

#### Edwin C. Beal's Change

Edwin C. Beal, secretary of the Earls-Blain Company in Cincinnati, is leaving that office. He has been in the agency for the past 10 years. Previous to that time he was for 16 years in the office of Gansel & Co. He has not announced his future plans.

## Brief Filed by Kansas Agents

State Association Gives Its Position on Commissions on Impounded Premiums

### HOLD COMPANIES UNJUST

Declare That the Producers Are Entitled to Compensation on the Full Amount

The Kansas Association of Insurance Agents has released the brief that was filed by President Charles K. Foote with the Western Underwriters Association at its annual meeting. The same brief has been filed with the Western Insurance Bureau. The agents took up the question of commissions on premiums returned to the assured following the Kansas rate compromise. Companies paid the agents commissions on the 50 percent that was not returned to the assured. A number of agents have received checks for 50 percent of the entire commission on the whole premium and many of them have written letters to their companies acknowledging receipt and advising that they are not accepting this in full settlement. The Kansas Association of Insurance Agents is committed to the proposition of securing the return of the entire commission.

#### Large Amount was Involved

Mr. Foote stated that the members of the Kansas association write 80 percent of the premiums in the state. He, in his brief, asserted that when attorneys get \$6,000,000 in litigation it is assured of long life. The total impounded premiums in Kansas amounted to \$6,100,000 and approximately \$1,200,000 of commissions were tied up. Mr. Foote called attention to the fact that the agents were not consulted in an endeavor to find a proper exit. He said that their potential power and political influence were consistently overlooked. Mr. Foote declared that the Kansas agents are responsible for the compromise. It was the sense of the Kansas agents in convention that they had earned full commission on all the premiums.

#### Call Attention to Missouri

Mr. Foote called attention to the rate controversy in Missouri where the principle was identical. He said that the Missouri agents were not required to contribute one cent of their commissions to the settlement of the famous litigation. In Missouri the loss experience had been disastrous. Higher commissions were being paid in many instances than in Kansas. Mr. Foote said that in Kansas the companies enjoyed a good experience and they made money. The agents are taking it for granted that the companies feel that they should not pay the interest earned on the commission fund as the expense of litigation was so heavy and they themselves bore it entirely. Mr. Foote said that the agents are not asked or expected to contribute toward other legal expense which the companies incur. He stated that the companies are disregarding all claims which the loyalty of agents and profitable business should make on their sense of gratitude and justice.

#### Not Being Paid Any Interest


Mr. Foote said that the agents are not being allowed interest on the 50 percent of the commissions which amounts to \$600,000. The interest on

(CONTINUED ON PAGE 47)



THE SATURDAY EVENING

Check your worries before you start



**Insure PERSONAL EFFECTS now**

VACATION BAGGAGE, especially, needs this protection: but many of your family's personal possessions will be exposed to danger many times through the entire year—in transit, in hotels, in checkrooms, etc. It pays to insure on the all-family, all-year basis, which costs proportionately less than short-term, vacation insurance.

The ALLIANCE offers three forms of Personal Effects Insurance. For advice as to which is best for your purposes,

Make a PERSONAL Inventory  
Put down the value of your detachable personal belongings, such as:

Clothing
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Baggage
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Optics
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Umbrellas
Watches
Musical Instruments
Toilet Articles
TOTAL

When you transmit in the possession of the rest of your family, the total is still more impressive—far too much to leave unprotected.

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**Helping The Alliance Agent during the vacation period and all year 'round.**



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## Approve Inland Marine Merger

Hendon Chubb Heads New Association Which Will Begin Functioning Soon

### SEEK OTHER SIGNATURES

Sharp Competition of Many New Companies Forces Move to Exercise Strong Control

NEW YORK, April 30.—Complete approval of the proposal to form the Inland Marine Underwriters Association to control the writing of this business was given by representatives of a large majority of companies interested in one or more divisions of the business at a meeting here. A committee of nine has been studying the situation for nearly a year.

Officers chosen are: President, Hendon Chubb, president Federal; vice-presidents, Ralph B. Ives, president Aetna, and W. R. Hedge, president Boston; executive committee, C. C. Macey, Appleton & Cox, chairman; Vincent L. Gallagher, secretary America Fore; L. C. Lewis, assistant secretary North America; J. C. Keegan, secretary Providence Washington; E. J. Perrin, Jr., vice-president Automobile; F. W. Koeckert, manager Commercial Union; C. F. Codere, vice-president St. Paul F. & M.; Jay Zorn, secretary Home; George Jordan, assistant secretary Fireman's Fund; J. C. Braislin, Travelers Fire; G. C. Long, Jr., vice-president Phoenix of Hartford; Lyman Candee, vice-president Globe & Rutgers; John P. Hollerith, general agent North British; W. H. McGee, W. H. McGee & Co., and C. S. Timberlake, Hartford Fire.

### After Additional Signatures

Officers and executive committee were assigned the task of securing signatures pledging membership of companies not represented at the organization meeting. When this is done the new enterprise will be formally launched. An administrative officer will be secured and a staff also probably will be considered at a meeting of the executive committee here this week.

When the company officials met they were already familiar with the organization plan, which had been sent to them in booklet form, together with an explanatory letter by President Ives of the Aetna. Mr. Ives is keenly interested, in the belief that united effort is essential if inland marine is to be on a stable basis.

The association will assume jurisdiction over parcel post, personal effects, jewelry and furs and jewelers' block lines, divisions which heretofore have had separate conferences for their control.

Although it is small in comparison with fire and automobile lines, inland marine is growing rapidly, and with more than \$50,000,000 premiums last year is becoming an attractive sideline for many companies. A large number of companies have entered the field in recent years, and particularly in the last two years. This new competition it was felt might result in a bad condition unless controlled.

Casualty companies complained to the New York department some months ago that certain marine offices were encroaching through granting cover beyond their legitimate powers. The department held hearings and secured pledges from the offending companies under the threat of a regulatory measure which had been introduced in the state legislature.

## Elected Chairman



C. J. DOYLE

C. J. Doyle of Springfield, Ill., associate general counsel of the National Board and personal counsel for the director of trade and commerce of Illinois, has been unanimously elected chairman of the Republican state central committee. Mr. Doyle has long been prominent in Illinois politics. He served as mayor of Greenfield, Ill. He was the first state fire marshal of Illinois. Later he was secretary of state. Mr. Doyle is one of the leading orators in his section and has appeared frequently before insurance organizations.

## Dykman Tells Popularity of Insurance in Colleges

The growing influence of insurance on the university campus was described by Howard Dykman, assistant secretary of the Florida Local Underwriters Association and professor of insurance of the University of Florida, at the meeting of the Florida association at St. Petersburg.

In 1928 Mr. Dykman said that 105 colleges offered one or more courses in insurance; 157 members of the faculty were assigned to the courses; and that 238 insurance courses were offered.

### At University of Florida

There were 6,000 students including duplicates enrolled in these courses. The two outstanding insurance departments, Mr. Dykman said, are in New York University, which has 942 students enrolled, seven instructors and 13 different courses, and the University of Pennsylvania, which has 862 students, 11 instructors and 15 courses.

Mr. Dykman reviewed the history of the insurance department in the University of Florida and attributed the foundation of that department largely to the efforts of the Florida Local Underwriters Association.

### Will Cover Social Insurance

In addition to courses on life, property and casualty insurance, Mr. Dykman plans to add to the Florida department a course in social insurance which will cover workmen's compensation, old age pension, unemployment, etc. There is no course offered in insurance salesmanship, he said, since the purpose of the instruction is to teach the fundamental principles and practices of the various branches of the insurance business. Mr. Dykman said that education is the key to the future growth of the insurance business whether it is education of salesmen or education of future business men in the virtues and principles of insurance.

**I**N all buildings with hollow outer or partition walls, the White Fireman recommends "fire-stopping" construction . . . This stops the spaces between studs from acting as flues and so drawing fire to upper floors.



**THE WHITE FIREMAN** is used in this advertising to symbolize loss-prevention engineering service—a nation-wide service, supported by insurance companies, having for its purpose the reduction of loss-hazards. Its work comprises consultation on proposed structures, inspection of property, testing of materials and equipment, and many other kinds of technical assistance. This service may be secured through responsible insurance agents or brokers. Ask your North America Agent.

North America Agents are listed in Bell Classified Telephone Directories under the heading "INSURANCE CO. OF NORTH AMERICA"



## The Insurance Company of North America

PHILADELPHIA

The Oldest American Fire and Marine Insurance Company—Founded 1792  
and its affiliated companies write practically every form of insurance except life

**T**RUE fire-prevention begins with the construction of the building itself. The White Fireman shows how buildings not "fireproof" may be made "slow-burning" and so more resistant to the progress of fire.

*Above is shown, in reduced size, a color page advertisement appearing in The Saturday Evening Post, May 17; Literary Digest, May 17; The Business Week, May 14; Time, May 26.*



## Convention Dates

May 5-6, Association of Fire Insurance General Agents, Richmond.

May 5-6, Pennsylvania Insurance Days, Pittsburgh.

May 6-8—Western Insurance Bureau, Atlantic City.

May 8-9, Alabama Agents, Montgomery.

May 8-9, Texas Agents, San Antonio.

May 9-10, New York Insurance Federation, Binghamton.

May 16-17—Arkansas Agents, Hot Springs.

May 20-21, New York Agents, Syracuse.

May 21-22—North Carolina Agents, Elizabeth City.

May 22—National Board, New York.

May 27—Minnesota Insurance Federation, St. Paul.

June 2-4—Southeastern Underwriters Association, Washington, D. C.

June 3-5, Health & Accident Conference, Wawasee, Ind.

June 5-6—National Association of Accident & Health Managers Clubs, Chicago.

June 9—West Virginia Agents, Parkersburg.

June 10, South Carolina Agents, Columbia.

June 10-11—Kentucky Agents, Louisville.

June 11-13—Insurance Commissioners, Chicago.

June 13-14—Georgia Agents, Brunswick.

June 17-18—Indiana Field Men, Lake Wawasee.

June 17-18, Mississippi Agents, Biloxi.

June 18-19—Ohio Agents, Cedar Point.

June 18-19—Michigan Fire Underwriters Association, Port Huron.

June 18-19—Tennessee Fire Underwriters Association, Signal Mountain.

June 19-20—Virginia Agents, Roanoke.

June 25-27—Minnesota Field Men, Alexandria.

June 24-25, Illinois Fire Underwriters Association, Lake Delavan, Wis.

June 25-26, Wisconsin Field Men, Egg Harbor.

June 26-27—Kentucky Field Men, Crab Orchard Springs.

July 8-10—New England Agents, Bretton Woods, N. H.

July 15-17—Ohio Fire Underwriters Association, Lake Wawasee, Ind.

Aug. 22-23—Minnesota Agents, Duluth.

Aug. 24-26, Iowa Agents, Iowa City.

Sept. 3-4—Michigan Agents, Port Huron.

Sept. 8, Insurance Commissioners, Hartford.

Sept. 9-12, Blue Goose Grand Nest, Rapid City, S. D.

Sept. 10-12—International Claim Association, Ottawa, Can.

Sept. 16-17—Western Underwriters Association, Toronto.

Sept. 28-Oct. 1, Insurance Advertising Conference, Milwaukee.

Sept. 30-Oct. 2, Casualty Convention, White Sulphur Springs.

Oct. 7-10—National Association of Insurance Agents, Dallas, Tex.

Oct. 13-15—Kansas Agents, Wichita.

Oct. 30-Nov. 1—California Agents, Sacramento.

### Commission Is Adopted

The Western Underwriters Association members have adopted the change in commissions on stocks of merchandise and store furniture and fixtures so that agents will now receive 20 percent. This applies to Detroit and all territory outside of the excepted cities.

### Tennessee Field Meeting

The annual meeting of the Tennessee Fire Underwriters Association will be held at Signal Mountain, June 18-19. H. P. North is president; H. D. Forrester, vice-president, and Leon McGilton, secretary.

## Results in Three Missouri Cities and the State in 1929

### STOCK COMPANIES

	St. Louis		Kansas City		St. Joseph		Remainder of State		Total	
	Prem. Recd.	Losses Inc.	Prem. Recd.	Losses Inc.	Prem. Recd.	Losses Inc.	Prem. Recd.	Losses Inc.	Prem. Recd.	Losses Inc.
Agricultural .....	25,168	10,365	20,104	6,383	2,478	2,210	27,389	26,188	75,139	45,146
Alliance, Pa. ....	20,988	5,079	7,486	16,014	1,540	14	12,766	2,506	42,781	23,615
Aetna, Conn. ....	80,619	126,676	49,694	14,042	5,808	5,320	272,317	144,267	408,439	290,307
Agricultural, N. Y. ....	25,168	10,365	20,104	6,383	2,478	2,210	27,389	26,188	75,139	45,146
Allemania, Pa. ....	35,295	13,301	.....	.....	.....	.....	2,417	1,612	47,712	14,914
American Alliance .....	7,388	4,326	3,805	2,110	531	158	29,987	10,768	41,712	17,363
Alliance .....	20,988	5,079	7,486	16,014	1,540	14	12,766	2,506	42,781	23,615
Allied Amer. Mut. Auto. ....	537	.....	78	.....	29	.....	192	.....	838	.....
American Colony, N. Y. ....	11,034	14,954	6,154	5,863	988	104	3,938	4,421	22,114	25,342
American, N. J. ....	41,712	26,016	31,315	22,666	13,388	6,981	188,795	147,477	275,212	203,142
American Central .....	46,305	14,707	8,656	8,521	5,489	1,435	110,496	105,463	170,948	130,128
American Constitution .....	3,779	166	3,160	345	.....	19	10,884	17	17,824	549
American Druggists, O. ....	3,531	174	1,909	440	914	27	2,917	3,321	9,273	3,963
American Eagle .....	23,530	15,714	10,062	6,438	1,582	1,349	43,014	32,049	78,189	55,551
American Equitable .....	40,439	12,416	36,409	10,563	10,371	682	73,014	26,670	160,235	50,333
American F. & M. Tex. ....	568	.....	6,149	827	599	.....	.....	.....	7,846	827
American & Foreign .....	3,667	444	.....	.....	.....	.....	10,858	4,193	14,525	4,637
American Home .....	2,320	214	11,856	164	1,389	97	7,770	193	23,336	670
American Union, N. Y. ....	4,197	806	576	1,101	533	922	1,110	2,397	6,417	5,227
Atlas, Eng. ....	17,390	6,898	5,846	20,301	1,328	4,453	44,958	31,053	69,523	62,706
Automobile .....	32,671	27,690	36,905	19,065	3,841	1,790	40,638	32,177	114,057	80,723
Baltimore-American, N. Y. ....	438	.....	216	.....	.....	.....	393	131	260	131
Bankers & Shippers .....	33,278	18,892	5,245	23	20,220	7,143	8,051	10,044	66,801	36,102
Birmingham Fire, Pa. ....	261	.....	.....	.....	.....	.....	87	.....	348	.....
Boston .....	51,891	25,694	45,890	13,811	9,820	5,879	52,105	24,510	159,707	69,896
Bronx .....	13,654	2,214	7,010	4,612	.....	.....	3,235	1,715	23,900	8,543
British America, Toronto. ....	6,157	6,246	12,737	17,864	.....	.....	23,846	2,744	42,741	26,856
British General .....	.....	.....	.....	.....	.....	.....	73	585	73	585
Brooklyn Fire .....	5,770	341	7,384	4,579	2,509	1,430	5,132	2,155	20,797	8,506
Buffalo, N. Y. ....	151,470	104,065	25,880	25,899	63	121	63,770	14,890	241,057	144,976
Caledonian .....	16,758	8,492	.....	.....	.....	.....	2,833	1,021	19,591	9,514
Caledonian-American .....	3,380	1,312	.....	.....	.....	.....	.....	.....	3,380	1,312
California .....	20,573	1,412	2,524	1,548	1,312	95	9,636	11,660	34,047	14,716
Camden Fire, N. J. ....	26,850	9,398	392	1,433	5,800	3,869	22,420	12,099	55,463	26,800
Carolina, N. C. ....	6,042	2,476	1,633	6,341	110	.....	10,376	1,605	18,163	10,424
Central Union, N. J. ....	3	.....	9	.....	.....	.....	9	.....	22	.....
Century .....	10,391	3,119	20,545	8,437	504	131	3,817	2,046	35,257	13,734
Chicago F. & M. ....	30,956	13,913	979	17,022	1,470	23	8,538	4,352	41,945	35,312
Citizens .....	41,883	20,592	5,932	15,510	3,659	5,034	39,723	31,770	91,197	72,908
City of New York .....	32,730	24,108	21,188	16,956	5,478	261	35,799	26,381	95,196	67,708
Columbia, N. J. ....	8,798	3,351	169	18	1,895	1,500	3,014	2,866	13,539	7,735
Columbia, O. ....	6,421	4,906	11	.....	1,637	386	7,426	1,144	15,474	6,438
Commerce, N. Y. ....	4,953	1,847	.....	.....	335	.....	16,192	5,651	21,482	7,499
Commercial Union, Eng. ....	50,464	16,975	22,908	5,298	2,619	909	85,362	33,103	161,356	56,287
Commercial Union, N. Y. ....	25,268	7,554	4,636	2,799	1,821	2,508	3,507	11,844	35,233	24,706
Commonwealth .....	18,341	16,498	4,759	2,981	1,004	668	21,575	9,547	45,680	29,696
Concordia .....	16,572	2,937	9,941	10,965	2,150	1,302	54,782	32,716	83,446	47,921
Connecticut .....	42,373	25,064	20,682	16,095	4,977	3,418	293,540	221,790	361,574	266,369
Continental .....	47,873	16,485	15,520	9,719	4,522	2,707	340,347	304,887	408,264	333,799
Cosmopolitan .....	7,200	2,621	11,459	551	2	.....	4,751	3,173	23,414	6,345
County, Pa. ....	220	247	.....	.....	67	.....	6,214	893	6,503	1,140
Detroit F. & M. ....	10,342	5,898	41,516	20,000	5,674	3,779	4,060	5,303	61,594	34,982
Dubuque F. & M. ....	41,025	29,061	27,168	17,627	.....	.....	15,379	5,432	83,573	52,121
Eagle Fire, N. Y. ....	5,713	2,147	1,770	405	984	263	5,482	6,725	13,950	9,541
Eagle Star & Br. Dom. ....	28,201	44,582	8,795	8,820	1,099	41	6,990	5,380	45,085	58,923
East & West, Conn. ....	8,437	4,036	4,158	3,345	24	.....	9,624	3,184	22,245	10,567
Employers Fire, Mass. ....	10,620	5,481	48,336	9,044	.....	.....	2,858	3,745	61,815	18,271
Equitable F. & M. R. I. ....	17,691	17,924	9,708	2,061	6,154	2,304	63,176	50,109	96,730	72,399
Equity Fire, Mo. ....	7,587	59	6,667	1,610	746	.....	12,069	5,591	27,070	7,261
Eureka-Security F. & M. ....	43,923	28,944	12,496	7,114	69	.....	702	1,177	57,191	37,236
Export Fire, N. Y. ....	.....	.....	.....	.....	.....	.....	6,780	.....	6,780	.....
Farmers Fire, Pa. ....	.....	.....	3,062	982	1,559	18	3,747	1,633	8,369	2,634
Federal, N. J. ....	12,340	2,767	2,637	3,162	4,549	7,500	333	2,515	19,860	15,945
Federal, N. Y. ....	5,541	2,536	1,925	623	724	132	10,756	5,675	18,947	8,967
Fidelity & Guaranty, Md. ....	5,271	270	13,516	111	473	.....	2,399	182	21,661	564
Fidelity-Phoenix .....	57,519	55,371	34,235	18,682	6,357	3,048	416,354	300,044	514,467	377,146
Fidelity Union, Tex. ....	5,860	945	3,110	422	.....	.....	235	.....	9,205	1,367
Fire Assn., Pa. ....	68,904	62,153	23,606	30,983	6,107	3,107	66,834	10,230	165,453	106,474
Fireman's Fund .....	29,818	21,917	11,161	21,942	294	4,914	121,631	70,196	162,906	118,970
Firemen's, N. J. ....	46,539	51,444	29,349	11,208	10,819	6,578	68,224	36,350	154,933	105,581
First American .....	2,202	222	1,435	899	495	1	4,128	3,763	8,261	4,887
First Natl. Wash. ....	4,232	162	6,836	10	523	.....	10,292	.....	21,883	1,772
Fitchburg Mut., Mass. ....	585	492	62	.....	.....	.....	320	.....	968	493
Franklin Fire, Pa. ....	32,359	11,096	12,162	5,909	6,895	4,929	219,699	74,522	271,117	96,458
Franklin Natl. ....	.....	.....	.....	.....	.....	.....	5,625	1,677	5,625	1,677
General, Wash. ....	13,377	11,770	22,002	1,485	3,233	900	7,499	2,032	46,112	16,189
Germanic, N. Y. ....	20,159	85	408	.....	.....	.....	55	.....	20,622	85
Girard, F. & M. ....	15,007	10,868	14,462	12,119	5,752	4,833	15,237	4,861	50,459	32,682
Glens Falls .....	13,154	19,139	10,307	4,874	1,356	227	60,224	22,770	85,042	37,558
Globe of Amer., Pa. ....	1,026	.....	.....	.....	.....	.....	37	.....	1,063	.....
Globe & Rutgers, N. Y. ....	107,252	331,797	43,880	44,191	10,130	1,461	154,882	75,974	316,146	453,425
Granite State, N. H. ....	9,081	8,496	11,248	1,881	1,075	865	8,466	6,844	29,871	18,088
Great Amer., N. Y. ....	95,333	49,005	49,098	18,966	6,861	2,127	433,999	181,713	585,293	251,812
Great Lakes, Ill. ....	274	38	4,831	675	54	.....	329	.....	5,489	713
Guaranty Fire, R. I. ....	19,892	2,129	1,013	.....	111	.....	3,675	5,398	24,693	7,527
Gulf, Tex. ....	10,216	598	.....	.....	.....	.....	.....	.....	10,216	598
Hampton Roads F. & M. ....	13,338	6,709	2,202	1,171	1,748	5,134	8,585	5,344	25,875	18,359
Hanover, N. Y. ....	38,283	15,104	28,946	7,729	10,274	752	54,678	33,385	132,182	56,971
Harmonia, N. Y. ....	14,682	1,755	.....	.....	.....	.....	17,206	3,652	31,888	5,407
Harmony, Mo. ....	.....	.....	6,147	36	813	.....	478	.....	7,439	36
Hartford Fire .....	106,338	64,108	92,173	62,258	12,478	735	411,273	261,043	622,262	388,145
Home, N. Y. ....	84,967	60,399	38,353	49,918	15,083	11,355	2,121,555	1,012,841	2,259,959	1,134,514
Home F. & M. Calif. ....	12,077	15,145	3,022	1,760	1,403	6	22,014	28,573	38,518	45,485
Hudson, N. Y. ....	19,936	11,632	4,801	4,125	1,320	300	3,163	6,129	29,212	22,187
Imperial, N. Y. ....	10,032	4,976	5,028	2,797	.....	.....	2,057	1,673	17,127	9,447
Independence, Pa. ....	9,399	6,142	5,782	2,490	.....	.....	2,288	3,340	17,470	11,974
Insurance Co. of N. Am., Pa. ....	110,142	85,489	71,688	24,397	14,561	1,950	176,968	83,343	373,361	195,182
Insurance Co. of State of Pa. ....	46,754	20,606	13,885	10,161	2,547	237	4,247	5,555	67,434	36,561
La Salle, La. ....	.....	.....	2,783	33	.....	.....	.....	.....	2,875	.....
Law Union & Rock. ....	30,150	7,840	.....	.....	.....	455	10,397	12,153	40,487	20,449
Liberty Bell, Pa. ....	11,170	2,110	.....	.....	.....	.....	1,936	.....	15,268	4,895
Liverpool & London & Globe .....	76,045	24,175	24,888	6,781	4,257	1,328	146,583	103,454	251,744	135,739
London Assur. ....	26,607	9,684	15,036	4,663	4,562	1,273	19,564	16,584	65,771	32,206
London & Lancashire, ....	31,255	18,634	19,839	11,116	4,054	844	28,951	47,009	84,000	77,604
London & Prov. M. & G. ....	5,161	.....	.....	.....	.....	809	.....	585	.....	5,855
London & Scottish. ....	12,747	460	4,861	105	1,288	223	1,876	2,662	20,792	2,182
Lumbermen's, Pa. ....	10,984	3,696	35,829	13,678	.....	.....	6,030	346	52,845	17,720
Manhattan F. & M. ....	14,355	1,499	847	45	279	1,027	4,210	1,612	19,693	4,185
Maryland Fire, Del. ....	.....	.....	.....	.....	.....	.....	9,650	6,540	9,650	6,540
Massachusetts F. & M. ....	1,668	857	859	359	120	37	5,785	2,063	8,432	



## Brokers to Combat Mutual and Wholesale Tendencies

### LAVIN NAMED TO HEAD GROUP

Crusade Will Be Strengthened by Greater Enrollment in Association Which Officers Are Seeking

Plans for an extensive membership campaign and a crusade against irregular distribution of insurance were announced by Frank P. Lavin, newly elected president of the Insurance Brokers Association of Illinois, at the first meeting of the new board of directors. Mr. Lavin is associated with John Naghten & Co. at Chicago.

Officers are ambitious to increase the membership of the association to 1,000. With that enrollment the association will have greater strength in its fight on wholesale arrangements, delivery of insurance policies as a bonus to purchase merchandise, and special insurance privileges to organizations. Mr. Lavin pointed out. The association plans an institutional advertising campaign in order to attract members and to add to the prestige of brokers and their work. "Unless strong organizations resist the tendency towards wholesale insurance whereby the distribution channel is diverted from legitimate sources, demoralization in our business is certain," Mr. Lavin stated in his first message.

#### Praises Pennsylvania Action

Mr. Lavin praised the action of the Pennsylvania commissioner in circularizing insurance companies with communications, advising them of the illegality of wholesalers and other non-risk concerns, setting themselves up in the capacity of insurers. The commissioner did this although he was not in possession of specific charges. Mr. Lavin said that similar procedure on the part of the Illinois commissioner would be valuable in the cause.

The brokers' association under Mr. Lavin also proposes to educate the public in the evils of the mutual system. The public will be told that the dividends which they might receive from mutuals are small compensation when assessment notices are received. Also the service which a broker performs will be impressed upon the public. This service is not understood until actual need of it occurs, so people must be instructed before the emergency educates them, he said.

The newly elected and reelected directors of the association were C. A. Berger, Robert S. Throop of Throop, Wilson Company; Sidney Kahnweiler, with R. A. Napier & Co.; Arthur Gallagher of Moore, Case, Lyman & Hubbard; John J. Garrity, associated with R. W. Hosmer & Co.; L. T. O'Brien of Marsh & McLennan, Fred Bracken of Bracken-Cameron and George M. Eddy.

Mr. Bracken was elected first vice-president; John Slagle of Moore, Case, Lyman & Hubbard, second vice-president; Clark Nolan of George W. Brown & Co., secretary, and John T. Shepard, Conkling, Price & Webb, treasurer.

#### WILL INVESTIGATE COMPLAINTS

Complaint that certain members are violating the rule against mixing bank transactions with business prompted Ernest Palmer, manager for the Chicago Board, to circularize all members with a copy of the provision. The bank dealings of a number of members are now under investigation.

The rule provides that the manager shall investigate and order terminated transactions in which members trade deposits or other patronage for premiums.

Guilt is difficult to determine. Although no action has been taken under this rule which was adopted a year ago, it is said that judgment must be passed on each individual investigated. If the

## Heads Brokers



FRANK P. LAVIN

Frank P. Lavin is the new president of the Insurance Brokers Association of Illinois. In his inaugural statement Mr. Lavin pledged his administration to a vigorous membership drive and to a campaign of education against mutuals and wholesale insurance.

### Lake Marine Season Opens with Companies Tightening

The falling off in general business which has left many Canadian and American lake freighters without work to do, was reflected in greatly reduced lake marine writings and increased rate level with the opening of the season in April. There is a light movement of grain, ore, coal and automobiles, together with some package freight. Most of the grain is moving outward from Chicago, where it has been held in winter storage.

Companies writing lake marine are tighter in their underwriting now than for several years, largely because of the heavy losses sustained in 1929, and in several previous years. It is said general experience was more than 100 percent loss ratio on lake hulls and cargoes, although a comparatively light loss ratio was reported for most companies last year up until the series of terrific fall storms that lasted three weeks and destroyed many ships.

A general sharp upward trend in rates on hulls is the result of last fall's experience. Smaller classes of vessels are taking higher rates this year and also underwriting is much tighter, but the modern steel freighter classes, although they are taking higher rates, have not suffered much cutting of lines.

Such small vessels as dredges find a much reduced market, as some companies have withdrawn from this field. Only minor changes in forms are noted this year, and these are largely for clarification.

Rates on steel hulls are from 4 to 6 percent, each risk however, as usual being rated on its individual merits, the owner's reputation and record on maintenance and overhaul. However, rates of 8 percent or more are being quoted in some cases.

rules were not intelligently enforced action might be brought against insurance operators who sold protection to banks in which a deposit had been maintained for many years. Such a transaction would not necessarily involve a quid pro quo. Any number of other circumstances might occur which would acquit the alleged offenders of improper motives.



### COVERAGES EFFECTED

FIRE,  
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TORNADO,  
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RIOT and CIVIL  
COMMOION,  
PROFITS AND  
COMMISSION,  
USE & OCCUPANCY

### AUTOMOBILE COVERAGE

### Open Sesame!

Business padlocked!—and no key with which to open it up. The right contract, the right approach, all the essential elements of success are present, yet the Agent has sometimes found that business in satisfactory volume remains a closed door.

PATRIOTIC Agents have learned that in many instances the venerable record of more than two centuries of continuing service and success behind the company they represent has been the "open sesame," the missing key, with which to open up a volume of permanent and profitable business.

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WESTERN DEPARTMENT  
WRIGLEY BLDG., CHICAGO  
JOHN F. STAFFORD, Manager

PACIFIC DEPARTMENT  
SAN FRANCISCO  
C. A. HENRY, General Agent

## Hillers Made President of Nebraska Association

### AGENTS HEAR SORENSEN

Attorney General Talks on State's Interest in Insurance—Notable Group Program Presented

#### NEW OFFICERS ELECTED

President—J. B. Hillers, Hastings.  
Secretary—Ralph E. Dornay, Hastings.

One of the interesting features of the annual meeting of the Nebraska Association of Insurance Agents last week, which provided one of the most notable programs ever presented at a state meeting of local agents, was the appearance of Attorney General A. C. Sorensen of that state, who attended the meeting at the invitation of the association and spoke on the state's interest in insurance.

Mr. Sorensen stated that he had accepted the invitation to listen and learn rather than speak. He thought it was fortunate that insurance men do not have the same code of ethics as lawyers, who must not advertise or solicit. He said he had been taught in college that business resulted from the demand of the public, but has discovered it is built largely as a result of the real "go-getters" of business.

#### State's Interest Is Two-fold

He stated that the state government's interest in insurance is two-fold. It is interested in encouraging the growth and use of insurance and this is evidenced by the fact that at nearly every session of legislature laws are passed and which make necessary the use of more insurance and the issuance of more surety bonds. Second, the government

(CONTINUED ON PAGE 47)

## J. W. Bolton Made Insurance Club of Chicago President

### INSTALLED IN NEW QUARTERS

W. A. Schmidt, Earl Rappaport, and T. C. Anderson Elected Vice-Presidents at Annual Meeting

Headed by J. W. Bolton, Jr., manager of the Georgia Casualty, and installed in new quarters in the Insurance Exchange building, the Insurance Club of Chicago anticipates a successful and influential future. Mr. Bolton received the unanimous vote of the club's membership at the annual meeting, which was the first session held in the new club headquarters. He succeeded J. Earl Fleming of Lunde and Buswell.

Mr. Bolton, who has been treasurer of the club during the past year, came to Chicago with the Georgia Casualty in June, 1928. Before that he had been engaged in insurance in Birmingham, Ala., and prior to his Birmingham experience he had traveled widely in Pennsylvania and other eastern states in an insurance capacity. He started his insurance career with a Philadelphia brokerage house 20 years ago.

#### Vice Presidents Elected

Walter A. Schmidt of Marsh & McLennan was elected fire insurance vice-president; Earl Rappaport, assistant manager of the Pacific Mutual, was chosen life vice-president, while T. C. Anderson, auditor for Lincoln Lloyds is the new casualty vice-president. The new treasurer is F. A. Dapper, Cook county manager for the Sun of England, who served as secretary of the club last year. Donald A. Drury, general agent for the Massachusetts Accident, was elected secretary and the librarian is Guy Shearer of the New Amsterdam.

## Club's New Head



JOSEPH W. BOLTON

Joseph W. Bolton, Chicago manager of the Georgia Casualty, who last year was treasurer of the Insurance Club of Chicago, has been elected president. Mr. Bolton since locating in the city has taken an active interest in the club's activities and is regarded as a hustler of the foremost rank.

The secretary's records show that the club is now composed of 219 active members. Greater accessibility of the club in its new headquarters and the advertising value of its new location will attract many more members this year, officers are confident. Particularly de-

## Religion and Politics Not to Be Discussed

Participation of Indianapolis firemen in politics is banned under new regulations adopted by the board of public safety, on recommendation of Fire Chief Harry E. Voshell. Firemen who have been elected delegates to political conventions or caucuses, or nominated to run for public office, will be considered as having "vacated their office" in the department, the rules declare. Among other things, the new regulations state that "discussions on religion or politics will not be tolerated in engine houses." Firemen are barred from engaging in other business or giving personal attention thereto.

sirable is the fact that meals will be served in the club quarters.

As the membership grows the physical equipment of the club can easily expand, for the officers have made arrangements with the building manager to extend the club rooms as needed. The plan is to establish permanent club rooms in the tower of the Insurance Exchange building when it is completed. The projected completion date is now said to be 1933.

In gratitude for his service members presented the retiring president, Mr. Fleming, with a wrist watch. Entertainment at the meeting was provided by the Marsh & McLennan quartet.

"My Sales Portfolio has paid for itself 50 times over and is still going strong," says one of the many satisfied users. Write The National Underwriter Company, 420 East Fourth street, Cincinnati, O., for information on this remarkable selling equipment for monthly premium accident and health men.

PATRONS ARE REQUESTED TO FAVOR THE COMPANY BY CRITICISM AND SUGGESTION CONCERNING ITS SERVICE

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THE AMERICAN INS CO.

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DL = Day Letter

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## Editor to Speak



WILLIAM S. CRAWFORD

William S. Crawford of New York, the widely known insurance editor of the "Journal of Commerce," will be one of the main speakers at the annual meeting of the Association of Fire Insurance General Agents at Richmond next week. Mr. Crawford got his early newspaper training with "The National Underwriter" in its early days.

## Special Papers Planned for N. F. P. A. May Meeting

The preliminary program of the 34th annual meeting of the National Fire Protection Association to be held in Atlantic City May 12-15 has been mailed to members.

Among the special papers to be delivered are those on thermostats of both fixed temperature and rate of rise type by R. W. Hendricks, chairman of the thermostat committee; "Field Experience with Large Calcium Chloride Sprinkler Systems" by C. L. Scofield, Canadian Fire Underwriters; "Forest Protection," by H. B. Shepard, senior forest economist, United States Department of Agriculture; "The Safe Use of Portable Cutting and Welding Equipment," by C. W. Mowry, Associated Factory Mutuals; "Fire Prevention Activities in an Agricultural State," by John W. Strohm, fire marshal of Iowa.

A round table discussion will be conducted May 13 with papers by Dr. Miller McClintock, director Albert Russel Erskine Bureau, Harvard University; Dana Jones, secretary Manufacturers Association of Erie, Pa.; J. N. Sullivan, chief Utica fire department, vice-president International Association of Fire Chiefs.

### Question from Agent

Question: I have read your editorial, "Training for Small Town Fire Chiefs." How may the chief of our fire department in a Kentucky town receive instruction?

Answer: The Kentucky Actuarial Bureau, with offices in the Starks building, Louisville, offers the services of a full time instructor for fire departments in the state. S. G. Render, who was formerly a captain in the Louisville fire department, is the instructor. Also the Kentucky bureau will advise you of large city fire departments in whose drill schools small town fire fighters may enroll.

### Carter Virginia General Agent

The Lincoln Fire of New York has entered Virginia and appointed B. R. Carter of Richmond as general agent for the state.

## Florida Agents Elect Quinlan Adams President

### DISCUSS QUALIFICATION LAW

Difficult to Enforce New Agency Act—Quaid and Jones on Program

### NEW OFFICERS ELECTED

President—Quinlan Adams, Orlando.  
Vice-President—J. P. Welch, St. Petersburg, and Max Oberdorfer, Jacksonville.

Secretary-Treasurer—Finley Cannon, Gainesville.  
Assistant Secretary—Howard Dykman, Gainesville.

Directors—Clifford A. Payne, Jacksonville; Payne Midgette, Tallahassee; Otto Stallings, Tampa; Donald McDonald, Winter Haven; R. M. Prince, Tampa; Frank Booth, Clearwater.

Next meeting place: Orlando.

ST. PETERSBURG, FLA., April 30.—Quinlan Adams of Orlando was elected president of the Florida Local Underwriters Association here at its annual convention.

Legislation with special reference to the new agency qualification bill, regional organization for developing a state agency association, the new insurance courses at the state university, and the dangers of many encroachments upon the agency business were high points in the address of President Finley Cannon.

The qualification act, which has been regarded as one of the best laws ever passed for such a purpose has not been as largely useful as was anticipated by reason of difficulty in enforcing it, Mr. Cannon said. Commissioner W. V. Knott, who was present, admitted that with the limited force in his office, it is impossible to put the pressure where it should be, in many cases and keep out those not qualified as agents.

Mr. Cannon said that it had been very difficult to educate the agents to fully understand the importance of the act. He said they should report violations and help the state department in enforcing the provisions.

### Regional Groups Established

Another accomplishment, Mr. Cannon said, was the division of the association into five regional groups through which it is hoped local problems will be more sympathetically solved. Three of these regional organizations are now successfully operating. During Mr. Cannon's incumbency the office of assistant secretary was created which permits the association to operate continuously throughout the year.

During the last year a committee composed of three members of the field men's organization and three members of the local underwriters' association was formed to handle matters of joint interest. Mr. Cannon proposed that an intensive and comprehensive membership campaign be undertaken and aggressively conducted during May. Greater membership, he said, is essential to the continued usefulness of the organization.

F. Robertson Jones, general manager of the association of Casualty & Surety Executives spoke on "Financial Responsibility for Automobile Accidents."

### Dykman Speaks

"Higher Education and the Insurance Business," was discussed by Howard Dykman, assistant professor of insurance at the University of Florida.

Donald McDonald of the Davis agency at Winter Haven spoke on the reciprocal question. He urged that agents teach the public the inadequacy of reciprocal cover, the failures of their service and poor attention to policyholder's interests and the dangers of receiverships.

O. Earl Freeman of Daytona Beach presided at a symposium on the new

(CONTINUED ON PAGE 47)

Tested By the Fires of Two Centuries

1720



1930

## THE LONDON ASSURANCE CORPORATION

UNITED STATES BRANCH  
150 William St., New York

EVERETT W. NOURSE, United States Manager

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TWO HUNDRED AND TEN YEARS OF  
HONORABLE DEALING WITH AGENT,  
POLICYHOLDER, AND COMPETITOR

TRADITION

CHARACTER

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## THE MANHATTAN FIRE AND MARINE INSURANCE COMPANY

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Automobile (All Covers)  
Fire and Tornado  
Public Liability  
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## UNION INSURANCE COMPANY OF INDIANA

Executive Office—Indianapolis, Ind.

A strong, progressive stock company, organized in 1849 and doing business in Indiana, Illinois, Oklahoma and Missouri.

Wide-awake agents, seeking a good connection are invited to address the executive office at Indianapolis.





## Germanic Fire Insurance Company of New York

122 E. 42nd Street New York City

NORMAN T. ROBERTSON, President

Capital ..... \$1,000,000

Surplus to Policy Holders..... 2,079,013

### RECOGNITION

of identity of interest, as shown by GERMANIC'S profit sharing plan; a sincere desire to help its agents with their problems; and the ability so to do

### MAKES

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O. F. LOOKER, Secretary

## NEWS OF THE COMPANIES

### BUYS FEDERAL COMPANIES

#### Pennsylvania Casualty Acquires Control of Reading Carriers—Smiley Is Elected President

The Pennsylvania Casualty of Lancaster, Pa., has acquired control of the Federal Casualty and Federal Fire of Reading, Pa., President J. W. Smiley of the Pennsylvania Casualty announces. He has been elected president of the two Federal companies, succeeding John E. Eisenbrown. H. P. Atkinson was elected secretary replacing Joseph G. Forney. Frank P. Johnston, vice-president, and Walter Kramer, treasurer, retain their offices under the new management.

The Federal companies were organized in 1929 by interests which conducted the Federal Indemnity Exchange, a reciprocal, for about nine years. Capital and surplus of the two companies aggregate \$500,000. They write automobile almost exclusively. Home offices will remain in Reading, but it is planned to merge the companies eventually with the Pennsylvania Casualty. The Pennsylvania, which writes accident and health in seven states, has approximately \$1,000,000 assets and more than that in annual premium income. Automobile lines will be developed intensively.

### TRAVELERS PRODUCERS RALLY

The 1931 club convention of leading Travelers producers will be held the third week in March at Palm Beach, Fla. Agents will become eligible to attend the convention by qualifying during the present year for membership in the Half Million Dollar Life Club or the clubs in other lines of insurance written by the Travelers organization. The conference this year, for which agents qualified in 1929, will be held the latter part of June at Swampscott, Mass.

### Northwestern F. & M. Hail Ratio

In the special hail insurance issue of THE NATIONAL UNDERWRITER a mistake was made in giving the loss ratio of the Northwestern Fire & Marine of Minneapolis. The figures on premiums and losses were correct, but the ratio was not. The Northwestern F. & M. had premiums \$464,571 last year and losses \$177,922, which gives it a loss ratio of 38.3 percent, a most favorable figure that indicates the quality of underwriting and management of this company.

### North America

A special stockholders' meeting of the North America has been called for June 30 to vote on the board's recommendation to increase authorized capital from \$10,000,000 to \$15,000,000. In event it

is approved, the board will be authorized to issue all of the new stock, or any part deemed advisable, either for subscription by stockholders or in exchange for control of any company the board decides to acquire. This action contemplates completion of the deal for the Central Fire of Baltimore, the majority of whose stock has been deposited for exchange for stock of the North America.

### Pacific American

In the Argus Fire Charts the item of \$249,704 is shown in the dividend column of the Pacific American Fire. No dividends were paid in 1929. This amount increases the total in the disbursement column and should not be included in that total.

### Millers Mutual of Illinois

The charter of the Millers Mutual Fire of Alton, Ill., has been amended, broadening its charter powers and increasing the number of executive committee to five.

## Company Notes

Admission to Ohio has been secured by the Standard of New York.

The Standard of New York has been licensed in Kentucky and Tennessee.

The Citizens of New Jersey has been admitted to Colorado.

Admission to Kentucky has been secured by the American F. and M. of Galveston.

Applications to operate in Illinois and Indiana have been made by the Associated Fire & Marine of San Francisco.

A certificate of authority has been issued by the Michigan department to the Century of Scotland.

The Church Properties and the Sun Underwriters have been licensed in California.

### Nebraska Smudge Case Is Considered Bad Precedent

NEW YORK, April 30.—News that the Nebraska supreme court has decided against a fire company in a smoke damage case is causing concern here. The impression is that if the decision is allowed to stand, it might, as a precedent, make companies generally liable for smudge damage. Investigation discloses that because of certain factors the Nebraska case could not be regarded as a fair test of a "friendly fire," quieting thereby all suggestion as to policy amendments. So far as is known, the Yorkshire companies are the only ones writing a strict smoke damage policy with specific rates for this cover. A number of several other companies, however, assume the liability, through a rider attached to the standard fire contract.

### Missouri Flying Squad Takes Wing Over State

KANSAS CITY, MO., April 30.—The development trip taken by Tom Ridge, Jr., president of the Missouri Association of Insurance Agents; Wilbur F. Maring, Jr., secretary; Frank Furgason, W. O. Woodsmall and Joseph Holland, deputy insurance superintendent of Missouri, was very successful.

Associations at St. Joe, Trenton, Chillicothe, Moberly, Mexico and Columbia were visited where such organizations existed. At Mexico and Chillicothe steps were taken to organize agents' associations.

Part of the group making the trip continued on to Chicago. Mr. Ridge, Mr. Maring and Mr. Woodsmall made the return trip to St. Louis Saturday by airplane.

## Bus Insurance --

**EXCLUSIVE AGENCY**  
for all states west and south of the Allegheny Mountains — **Thirty-six States**—Stock Company over \$2,500,000 capital and surplus. Write us for allotment of territory.

**B. K. ELGIN, Incorporated**  
520 Illinois Bldg., Indianapolis, Ind.

## Texas Agents Program for Annual Meeting

### MANY INTERESTING EVENTS

Convention Will Be Held at San Antonio May 8-9 with C. L. Duncan Presiding

The program for the annual meeting of the Texas Association of Insurance Agents, to be held at San Antonio May 8-9, follows:

#### Thursday, May 8, Morning Session

Address of Welcome for City of San Antonio, Mayor C. M. Chambers.  
Address of Welcome for San Antonio Fraternity, Col. Claude V. Birkhead.  
Response to Address of Welcome, Marcus Phillips, Kingsville.  
President's Address, C. L. Duncan, Mt. Pleasant.  
Report of the Secretary-Treasurer, D. G. Foreman, Fort Worth.  
Report of Legislative Committee, Arthur G. Randal, San Antonio.

#### Thursday, May 8, Afternoon Session

Reports by Presidents of Local Insurance Exchanges.  
Discussion: Chain Stores, Home-town Merchants and the Local Insurance Agent, Floyd J. Holder, Breckenridge.  
Discussion: Insurance Policy Contracts, Stock, Lloyds, Reciprocals and Mutual, C. H. Eckford, El Paso.  
Discussion: Developing Premium Volume by Selling Allied Lines, Explosion, Rent, Use and Occupancy, Etc., A. D. Langham, Houston.  
Adjournment and Sightseeing Trip.  
Barbecue, Cabaret and Dance, Alamo Country Club, Guests of Western National Fire of San Antonio.

#### Friday, May 9, Morning Session

Announcements and Communications.  
Address, A. J. Bommer, Texas Representative, Underwriters Laboratories, Chicago.  
Address, W. A. Tarver, Chairman Board of Insurance Commissioners.  
Introduction: J. W. DeWeese, Fire Insurance Commissioner; W. S. Pope, Casualty Insurance Commissioner.  
Questionnaire: Kingston Pickford, Chief Actuary; Tom Henderson, Chief Rater, State Fire Insurance Department.  
General Discussion.  
Adjournment.  
Luncheon, St. Anthony Hotel.  
Ladies' Luncheon, Original Mexican Restaurant.

#### Friday, May 9, Afternoon Session

Report of Resolutions Committee.  
Report of Nominating Committee.  
Unfinished Business.  
Adjournment.

#### Merge Metropolitan Agencies

The New York metropolitan fire agency of Fred S. James & Co. will be merged with that of Crum & Forster, representation of the Eagle Star & British Dominions to be continued in the name of F. S. James & Co. from the Crum & Forster office, the other branches of the business being conducted as now from the James agency, 149 William street.

#### Will Participate in Probes

NEW YORK, April 30.—In view of the continued reports of underwriting practices on the part of some companies Superintendent Albert Conway has decided that henceforward examiners of the rating bureau of the department will take part in all company investigations. The department will act on any disclosed violations of filed rates and policy forms.

#### Pacific American to Join

The Pacific American Fire of Los Angeles will join the Western Underwriters Association, having entered the Braniff general agency at Oklahoma City. Vice-President and General Manager D. W. Pierce and Assistant Manager Howard were in Chicago this week conferring with the Western Underwriters Association office.

## Course to Be Pursued on Acquisition Cost

NEW YORK, April 30.—A statement issued by the acquisition cost committee of the National Convention of Insurance Commissioners, after reciting the purposes primarily in mind in conducting the present investigation, points to a saving of \$10,000,000 per annum effected in a number of casualty lines within the past five years as a result of the adoption by the two acquisition cost conferences of regulatory provisions.

When the commissioners' committee meets again in Chicago, casualty and surety executives will be asked for their views June 11, fire executives June 12, and representatives of agents' and brokers' associations June 13. In part, the statement recites that "if, after mature consideration of the involved problems, it is the judgment of the commissioners that the existing conditions are injurious to the public and make for instability of the insurance companies to whom they have entrusted premium funds, it is reasonable to assume that the insurance commissioners will seek some reasonable method for effecting a cure."

## Returns to Field



WALTER A. SAWYER

Walter A. Sawyer is returning to the Ohio field for the Fireman's Fund after spending four years in the Chicago office as agency supervisor. He is returning to old associations, for he traveled Ohio for the Fireman's Fund for 15 years.

## FIRE RETURNS BY STATES

### MARYLAND

#### F.—FIRE; T.—TOTAL

	Fire	Total
Southern, N. Y.	F. 256	.....
Springfield F. & M.	F. 90,862	40,536
Standard, Conn.	T. 102,678	43,964
Standard, N. J.	F. 11,244	4,312
Standard, N. Y.	T. 11,920	4,374
Star	F. 2,820	10,302
Stuyvesant	F. 23,240	678
Superior	T. 23,832	678
Sussex	F. 24,156	8,751
Sylvania	T. 27,332	9,971
Reliance	F. 14,788	15,364
Republic, Pa.	T. 16,501	17,096
Rhode Island	F. 45,953	15,186
Richmond	T. 47,818	15,547
	F. 25,441	6,196
	T. 25,731	6,196
	F. 4,139	202
	T. 4,674	202
	F. 10,074	3,068
	T. 10,371	3,122
	F. 11,118	4,258
	T. 11,830	4,394
	F. 45,975	30,234
	T. 58,238	32,049
	F. 13,884	8,906
	T. 14,377	8,971

(CONTINUED ON PAGE 47)

INCORPORATED 1799

## PROVIDENCE WASHINGTON INSURANCE COMPANY

of Providence, R. I.

Capital, \$3,000,000

Net Surplus, \$13,010,813

INCORPORATED 1832

## VIRGINIA FIRE AND MARINE INSURANCE COMPANY

Richmond, Va.

Capital, \$500,000

Net Surplus, \$1,408,098

INCORPORATED 1928

## ANCHOR INSURANCE COMPANY

Providence, R. I.

OWNED AND OPERATED BY THE  
PROVIDENCE WASHINGTON INSURANCE CO.

Capital, \$500,000

Net Surplus, \$808,637

## WESTERN DEPARTMENT

175 W. JACKSON BLVD.

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J. R. CASHEL, Manager



## Why appraisals?

Approximately 70% of appraisals are made for insurance purposes. The proper amount of insurance can only be placed upon property after the true insurable value has been determined by a thorough appraisal such as that offered by The Lloyd-Thomas Company.

Appraisals made for finance, accounting, merger and other purposes are also used for insurance. The most universal need for appraisals is traced directly to insurance.

Insurance men lose out by not suggesting a Lloyd-Thomas appraisal to their clients. Appraisals readily show whether or not property is *over* or *under* insured. In 90% of all cases the latter is true.

**Insist upon a Lloyd-Thomas appraisal.**

"WHAT IS AN APPRAISAL?—It is a complete classified inventory of insurable property (except stock, merchandise and raw materials). Each item of property is valued at today's cost to replace new. The amount of accrued depreciation is determined and the sound insurable value is given.

"ITS ADVANTAGES—1st—It discovers insurable values that have long been written off the books through unscientific depreciation. 2nd—It gives the agent, the assured, and the companies value facts of property. 3rd—It makes for adequate insurance protection, for in nearly every instance it calls for additional insurance."

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Washington	Los Angeles	Atlanta	Des Moines
Birmingham	Omaha	Berlin	London

## COSMOPOLITAN FIRE INSURANCE COMPANY

92 William Street, New York City

CAPITAL \$1,000,000

Surplus and Voluntary Reserve . . \$1,508,043.98

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Secretary

FRANK COHEN,  
Vice-President and Treasurer

W. A. RATTELMAN,  
Vice-President

M. L. FITZPATRICK,  
Assistant Treasurer

## AS SEEN FROM CHICAGO

### REWARD NIAGARA VETERANS

Personal presentation of 25-year gold service medals was made to 11 agents who have represented the Niagara in Chicago and Cook county for more than 25 years, by Earle B. Vickery, the secretary of the America Fore group, and John H. Butt, special agent for the Niagara. These were the first medals presented to Niagara agents in Chicago. The practice has been followed by members of the America Fore group and now that the Niagara is a member its agents will be thus rewarded. Those who received the medal and a personal message from President Haid of the America Fore group were Nicholas W. Birkhoff, John G. Carson, John W. Casey, Fred A. Klein, Gottlieb Klein, Frank Moynan, Austin H. Parker, Andrew Ringman, Edward H. Rumbold, Arthur H. Whitley and Alfred Van Steenberg.

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### EFFECT OF RATE DECREASE

Companies operating in the central west are now noting the effect of reduced rates put into effect some months ago. It is impossible in almost all cases to maintain an even break in comparison with similar months of a year ago. The reduction runs from 15 to 17½ per cent as the usual rule. This results in a material decrease in the aggregate income. The rate reduction order affects agents proportionately as their income is decreased. The decrease is causing companies to drive harder than ever in the effort to recoup as much as possible.

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### WESTERN BUREAU MEETING

The annual meeting of the Western Insurance Bureau, to be held at the Marlborough-Blenheim hotel at Atlantic City, Tuesday and Wednesday of next week, will be presided over by President Ralph Rawlings. Herbert A. Clark, chairman of the board, will review the main features during recent months. The Western Insurance Bureau has been carrying on an active campaign defending its agencies, owing to a number of its members resigning to join the Western Underwriters Association. The present officers will continue and there will be no election.

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### MARTIN ADJUSTMENT MOVES

The Martin Adjustment Company, well known independent adjusters in Chicago, has moved to larger and more commodious quarters at A-1330 Insurance Exchange building. Charles F. Martin, head of the firm, is specializing in automobile and special risk adjustments for the companies. He opened his office six years ago in Chicago, prior to which he was in the adjusting business in Cleveland for four years.

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### CHICAGO BOARD ELECTS FOUR

At the quarterly meeting of the Chicago Board three executives were elected to membership on the executive committee for full terms and S. M. Buck, western manager for the Fireman's Fund, was named to fill the vacancy caused by the resignation of Samuel H. Quackenbush. The three full-term members are J. C. Harding, western manager for the Springfield; E. R. Hurd, manager Cook county department for the Home group, and August Torpe, Jr. of August Torpe, Jr. & Co., former president of the Chicago Board.

A memorial was adopted to Joseph L. Monaghan, who died several months ago. Mr. Monaghan was head of James L. Monaghan Company, which is now W. J. Foster & Co.

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### PROBE GENERAL AGENCIES

The Western Underwriters Association is now checking up on all general agents to see whether they are bona fide or not or whether they have any tie-up with local agencies or any inter-

locking ownership. The questionnaire sent out seeks information as to the set-up of a general agency, who are the controlling factors or owners, whether any company, local agent or broker has any interest in the agency. It seeks to learn the territory covered, the extent of the jurisdiction and what work is assigned. It also asks the number of local agencies in the town where the general agency headquarters are located, the number of agents reporting to the general agency, whether field men are employed, whether the field is being developed, salaries paid field men, compensation to the general agency. The questionnaire then seeks to develop whether the general agency or anyone connected with it is interested directly or indirectly in a local agency anywhere in the territory supervised by the general agency, whether a local agency is domiciled in the same room as the general agency or if there is any connection with a local agency for pro rating expense. The questionnaire is very searching in its scope.

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D. E. Murphy, who has been elected a director of the Chicago Examiners Association, is connected with the Chicago Fire & Marine and not the Fireman's Fund as given in a recent issue.

### Ohio Department to Move

In spite of protests from insurance men, the Ohio insurance department is to be moved from the east end of the state house annex at Columbus to the west end of the building, which was recently vacated by the state agricultural department. The insurance department's present rooms will be taken over by the attorney general, who now has his offices directly above.

### Opportunity Wanted

Attorney, 36 years old, married, with 12 years general agency experience in field office and claim work in fire, casualty and surety agency. Well informed, good producer, nice appearance, with highest references; now employed; desires connection with either fire, casualty or surety company in field, branch or home office. Well acquainted in middle west, especially Missouri. Address P-48, The National Underwriter.

### Wanted

By large brokerage office in Chicago. Man with complete general insurance experience. Must have full knowledge fire coverages and be well versed in casualty insurance. Reply stating experience and salary expected. Address P-36, The National Underwriter.

### Situation Wanted

Cook County Special Agent, wide underwriting experience and good following. Splendid reference. Address P-49, The National Underwriter.

### DEPT. MANAGER WANTED

Leading Local Agency in Milwaukee, Wisconsin, wants experienced man to act as manager of fire insurance department. Must be thoroughly familiar with forms and underwriting. Replies strictly confidential. Address P-44, The National Underwriter.

### WILL BUY AGENCY

An experienced insurance man desires to purchase an interest in a well established local agency preferably in Chicago or some middle west city of not less than 25,000 population. Give particulars. Address P-50, The National Underwriter.



## CHANGES IN THE FIELD

### SAWYER TO RETURN TO OHIO

Goes Back to Field After Four Years in Fireman's Fund Chicago Office

After spending four years as agency superintendent in the Chicago office of the Fireman's Fund, Walter A. Sawyer is returning to Ohio as state agent for that company. Ohio is Mr. Sawyer's native state and he previously traveled that field for 15 years with the Fireman's Fund.

Mr. Sawyer started his insurance career in the office of the Sawyer Insurance Agency at Marysville, O., which his father, Emory F. Sawyer, established in 1887, and of which the elder Sawyer is still the president. Mr. Sawyer enjoys great popularity in Ohio. He is a graduate of Northwestern University.

Mr. Sawyer's appointment is accompanied by a reassignment of the Ohio field for the Fireman's Fund. The change was necessitated by the recent resignation of H. D. Smith, who is now traveling for the Detroit Fire & Marine.

Mr. Sawyer's headquarters are at Cleveland where he will supervise the business in Cuyahoga county and north-eastern Ohio with the title of state agent and Cuyahoga county manager.

Raymond E. Metzger, who has heretofore traveled the northeastern field with the exception of the Cleveland district, has been transferred to the northwestern Ohio field, succeeding Mr. Smith there. Mr. Metzger's headquarters will remain at 509 First National Bank building, Columbus.

Special Agent Ralph W. Hukill will continue in southern Ohio with headquarters at 2095 Sherman avenue, Norwood.

The vacancy left by Mr. Sawyer in

the Chicago office has not yet been filled.

#### S. J. McLaren, Jr.

Crum & Forster have appointed S. J. McLaren, Jr., special agent in Iowa to assist State Agent W. H. Faulkner with headquarters at Des Moines. Mr. McLaren is a graduate of Armour Institute and his experience includes several years with the Underwriters Laboratories in Chicago and the Ohio Inspection Bureau.

#### Mark L. Bush

Mark L. Bush succeeds Fred H. Gantt as special agent of the Security of New Haven for Virginia and the Carolinas. Mr. Bush is a son of Harry R. Bush, president of the Dixie. For five years or more he had been with the Niagara, first in Ohio and later in Richmond as special agent for Virginia, West Virginia, Maryland and the District of Columbia. Since the Niagara became a member of the America Fore group, his field has been restricted to Virginia. With the Security he will continue to make Richmond his headquarters. Mr. Gantt, his predecessor, had headquarters at Columbia, S. C.

#### C. E. Heckenlively

C. E. Heckenlively of Norfolk, Neb., who has been in the field for the National American Fire of Omaha, has been appointed Nebraska special agent for the Great American group.

#### Dean F. Betts

Dean F. Betts has been appointed a special agent of the Travelers Fire, with headquarters in Hartford. Mr. Betts became attached to the home office of the company Last November.

## VIEWED FROM NEW YORK

By GEORGE A. WATSON

### OFFICERS NOMINATED

Officers for the New York City Examiners Association have been nominated as follows: President, J. L. Brandmaier, Svea; vice-president, Louis Tulipon, Firemen's; secretary, Stanley Gumpert, Importers & Exports; treasurer, George Tisdale, Commercial Union; recording secretary, Carl T. H. Endemann, American Foreign Insurance Association.

### KELLER GOES TO NEW YORK

William Keller, Jr., who has been connected with the head office of the Fidelity & Guaranty Fire of Baltimore, has been transferred to New York City as special agent for the company's inland marine department.

### NEW MEMBERS OF NATIONAL BOARD

Three new companies were elected to membership in the National Board at a meeting of the executive committee at which it was decided to hold the annual meeting of the National Board May 22 in New York. The new companies are the Fulton Fire, the American Home Fire and the American Constitution Fire.

The business session at the annual meeting is scheduled in the morning to be followed by lunch. In the afternoon the stockholders of the National Board of Fire Underwriters Building Corporation will hold their annual meeting.

### AUTOMOBILE CLAIM ASSOCIATION

The Automobile Claim Association has been formed in New York City composed of those who have supervision over the claim work under automobile covers written by fire companies. There are 80 companies that have become

members. C. S. Thecartain of the Agricultural is secretary. In addition to him the governors consist of D. R. Col-linson, North British; V. Hansen, Export; T. O. Reynolds, Crum & Forster, and R. M. Heyler, America Fore.

### MOVES TO NEW ROCHELLE

Members of the American Reinsurance Exchange have voted to move the headquarters from White Plains to New Rochelle, where it will rent space from the Reinsurance Clearing House. The decision was reached at the annual meeting of the exchange, which was attended by about 38 representatives of member companies.

### HAD TRYING SEASON

Now that the state legislature has adjourned members of the Insurance Federation of New York are reminded that it was one of the most trying experiences in its history. An unusual number of state fund bills were offered while an aggressive drive was put forward to sanction self fire insurance funds by counties and municipalities. In addition to opposing measures of such character the federation was active in checking the spread of insurance schemes by automobile clubs of the state.

### BASEBALL LEAGUE SUSPENDED

Inability to secure proper grounds within reasonable distance from the center of the New York fire insurance district is mainly responsible for the decision of the inter-companies' baseball league to suspend activities for the present season. The league has been in successful operation for 12 successive years and did much to create a spirit of company loyalty among the member teams.

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### Insurance, Mex

INFORMATION that one of the largest mutuals declines all burglary risks in Chicago again prompts conjecture as to consequences should the mutual method of insuring only certain classes and highly selected risks in those classes exclusively prevail. The Chicago situation is legitimate evidence.

Burglary insurance helps to preserve the economic integrity of the nation because it is universally available except where moral hazard exists. The burden of loss is distributed evenly and painlessly. If it were not available in sections where it is most needed, individual catastrophes in these unprotected districts would be a menace to the welfare of the community. Stock companies have faced the problem of providing protection where it is needed as well as where it is a bonanza for insurers. Insurance, under their stewardship, is the keystone of modern industry. The mutual plan would dislodge the keystone and destroy the economic structure of the country.

Consider a farmer in the market for financed machinery under a system of selective insurance. It has been the practice of mutuals to decline risks on installment pro-

jects. Therefore, the manufacturer, in this hypothetical example, would be assuming his own risk in filling the farmer's order. Probably the sale would be refused. Consequently the farmer would continue to operate with old machinery; railroads would lose transportation; factory production would be curtailed and the market for raw materials weakened. Multiply this example of potential distress among wholesalers, jobbers, manufacturers, and translate the distress into reduced payrolls. The result is a prediction based on reality of what would transpire should the mutual plan predominate.

Railroads would prefer to abandon passenger service and carry only freight. Undoubtedly many of them would adopt that system if they were not under public supervision. Transportation of passengers is part of the social responsibility of railroads. Likewise providing protection where serious hazards exist and where possibility of profit is small is part of the social responsibility of insurance. Without assuming that responsibility, insurance is false to its name. From the point of view of the public welfare it is spurious. Bargain counter goods are not insurance.

### Need a Liaison Officer

Most underwriters, according to one prominent adjusting attorney, are 10 years behind the law. The fault is not so much with the underwriter as with the insurance attorney, he believes.

Lawyers, this observer declared, are so immersed in their profession and take it so much for granted that they usually fail to discern what might be important news for underwriting departments. Consequently underwriters often do not wake up to court trends and are not acquainted with specific decisions until many years after they have become routine information to the legal department. The absence of proper liaison between legal and underwriting departments

often results in a failure to adjust rates immediately as legal liability changes.

This attorney mentioned that it was many years before underwriters recognized that employers were responsible for accidents caused by salesmen driving company cars. Twenty-five years ago there was a Wisconsin decision holding a company liable for an accident caused by a messenger boy riding a bicycle on company business. The statute invoked was that holding an employer responsible for accidents caused by the use of a tool. Only recently, the attorney declared, have underwriters been advised of this automobile liability.

Liaison work seems indicated.

## PERSONAL SIDE OF BUSINESS

The W. T. Paxton & Co. agency of Buena Vista, Va., is celebrating its 40th anniversary. Organized in 1890, it succeeded to the business of Davis, Childs & Co., which moved to Lynchburg that year and is still in business there. W. T. Paxton, head of the firm, a former president of the Virginia Association of Insurance Agents, was at the preliminary organization meeting of the association in Richmond in 1894 and also attended the first annual meeting held in Lynchburg that year. He served as president in 1905-1906.

E. D. Lawson, manager of the western marine department of the Fireman's Fund at Chicago, and C. H. Barker of Osborne & Lange have won first prize in the monthly duplicate bridge tournament of the Midland Club at Chicago for three consecutive months.

J. Singer, for years among the leading fire insurance agents in Galveston, Tex., has been elected finance commissioner of Galveston.

Commissioner William B. Harrison of Georgia has announced his candidacy for reelection, basing his request on his record and long service. Mr. Harrison was appointed to his present position by Gov. L. G. Hardman about a year ago to succeed the late General William A. Wright, who held the place for a half century. Mr. Harrison was chief clerk in the office before his appointment.

Frank B. Martin, United States manager for the Yorkshire and affiliated companies will sail for England from New York City on the "Bremen" May 3, to attend the annual meeting of the Yorkshire at York. Together with Mrs. Martin he plans to spend about several weeks in England and on the continent before returning. This will be his second trip across, as he visited the head office several years ago. Mr. Martin joined the Yorkshire's staff shortly after it entered this country in 1910.

M. E. Hutson of Waterloo, Ia., special agent of the American of Newark, is now recuperating from a serious illness of four weeks' duration.

F. R. Bigelow, president of the St. Paul Fire & Marine, is expected to reach home about the middle of May after a five months' world tour.

Mrs. Henry A. Yates, wife of the western manager of the Southern Fire, is seriously ill at Barnes hospital in St. Louis. Mrs. Yates is well known to many insurance men who regret to learn of her illness. Mr. Yates has had to neglect his business to considerable extent on account of his wife's condition.

Fred F. Stewart, formerly connected with the western department of the Boston and Old Colony at Lansing, has been appointed assistant secretary of the Monarch Fire. Mr. Stewart started with the American several years ago at Erie, Pa., and after a short time joined the Firemans. Later he became affiliated with the Boston at Lansing and has been with it for 15 years, holding the position of superintendent of agencies.

Miss Frances S. Hutchinson, daughter of Sydney E. Hutchinson of Hutchinson, Rivinus & Co., Philadelphia, will be presented at the English court May 14. Accompanied by her father, she sailed for Europe April 26.

William A. Sanborn, former president of the Sanborn Map Company, publishers of insurance maps, died at the Hartford hospital, following a brief illness from appendicitis. He was the son of Daniel A. Sanborn, founder of the San-

born Map Company. He had been a director in that corporation for 30 years. In 1921 he was elected general manager and vice-president and became president in 1925, which position he held until he retired last year.

Having passed successfully an examination in military science, Ray Yenter, Iowa insurance commissioner, has been installed as colonel of the 113th cavalry of the Iowa National Guard, serving under Gen. Park Findley.

Funeral services for LeRoy E. Stoker, son of Dee A. Stoker, well known insurance man, were held last week from the family home at Kenilworth, Ill. Young Stoker was a sophomore at the University of Florida. His father had presented him with a new car and he was driving near Tallahassee when the car overturned, killing him instantly. He had taken his first year college work at Northwestern University and then went to Florida. He was an honor man and was the youngest of the Stoker family. He was a young man of brilliant promise.

Benjamin F. Parkinson, 71, founder and secretary of the fire insurance patrol of New Orleans, died last week. For many years Mr. Parkinson was connected with the Home in New Orleans.

William R. Howard, president of the Norfolk (Va.) Association of Fire Underwriters, and Miss Carrie Lee Waddey of Richmond were married April 26. Mr. Howard is head of the Norfolk local agency of W. R. Howard & Co. Before entering the local agency business he was Virginia special agent for the North British & Mercantile. One of his attendants was Carroll Garnett, assistant secretary Springfield Fire & Marine, who formerly supervised Virginia for that company.

J. R. Gardner, president of the Merchants Fire of Denver, is visiting southern agencies, including Galveston, New Orleans, Atlanta, St. Louis and other cities.

S. L. VandeVort, who recently resigned as western general agent of the marine department of the Fireman's Fund, Home Fire & Marine and the Occidental at Chicago, to return to his old post at the marine headquarters of the company in New York City, has decided to remain in Chicago and has been appointed manager of the inland marine department of the Great American fleet and has taken his seat in the western department headquarters in the Straus building. Mr. VandeVort is a recognized authority on marine insurance in its various forms. The Great American is now thoroughly organized to give greatest service to agents.

The Robert J. Farrell Insurance Agency has been sold to Paul L. Avery of Hartford, former special agent of the Automobile, and P. A. Cosgrove, general agent in New England and former vice-president of the Corroon & Reynolds companies.

The new owners will continue the agency of the various companies under the old firm name. Mr. Cosgrove will continue as general agent of the Corroon & Reynolds group, including the American Equitable Fire handled by Mr. Farrell's agency.

The Insurance Producers Bulletin of Chicago opened its large new offices last Saturday at A1324-28 Insurance Exchange. George Carter Johnson was the lord high executioner, chief of staff, and generalissimo of this ceremony. In fact he is the founder and proprietor of this service.



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# FIRE INSURANCE NEWS BY STATES

## OHIO AND WEST VIRGINIA

### PENITENTIARY FIRE REPORT

#### Ohio Inspection Bureau Gives Some Conclusions on the Tragedy in State Institution

The Ohio Inspection Bureau got out a report on the Ohio State Penitentiary fire. The state carried no insurance. The conclusion of property loss is about \$11,000. The inspection bureau reaches the following conclusions:

The appalling loss of life was due primarily to the fire starting in a wood roof building where a great number of convicts were concentrated. The unbroken area of the building, lack of protection, and the combustible forms afforded ideal conditions for the rapid spread of the fire. The loss of life was further augmented by the fact that convicts were confined in cells having individual locks and that considerable delay arose in opening these locks due, it is said, to fear of mutiny among the convicts or lack of any definite procedure to follow in such an emergency. Although the fire department's response was prompt the headway which the fire gained before its arrival indicates that considerable delay occurred either in the discovery of the fire or in giving the alarm.

Additional hazards are frequently introduced during construction operation, and these become particularly serious in public institutions of this kind where large numbers of inmates are utterly dependent upon the diligence and carefulness of others. During such construction every precaution should be taken against fire.

With the exception of the large loss of life, the fire presents no unusual features. It again emphasizes the fact that combustible roofs and combustible material will burn rapidly and with intense heat. It is logical to conclude that the best means of safeguarding life and property in penal and similar institutions is by the use of fireproof construction. When such construction is not present it is particularly important to provide other safeguards. These naturally would include adequate fire division walls, adequate first aid equipment, and automatic sprinklers.

### BUREAU CLUB UNDECIDED

The Bureau field club of Ohio is expected to decide within a few days whether it will hold its mid-summer meeting at Lake Wawasee, Ind., June 15-16, when the W. U. A. club is to meet. The two field clubs for years have held their meetings at Cedar Point at the same time. Cedar Point, however, is usually crowded at that time and some of the field men thought it would be better to go some place where there is more quiet and privacy. The Fire Prevention Association of Ohio, of which W. C. Howe of Columbus is president, also will determine in a few days whether to hold its annual meeting at Lake Wawasee at the same time.

### Work on Ohio Licenses

Superintendent Younger of Ohio reports that Ohio license examinations and issuing are completed for this year. The work was done this year one day ahead of last year and for the two years the department reports that it has completed the work two months ahead of the previous five-year average.

### Fix Blue Goose Annual Meeting

The Ohio Blue Goose will hold its annual meeting in Columbus June 2-3. Initiation and election of officers will take place the first day and on the second day there will be a dinner-dance, with bridge and golf in the afternoon. William Castle is most loyal gander.

### PROTEST HIGH OHIO TAXES

#### Companies File Brief Showing That Policyholders Really Pay 150 Percent on Levy

Total tax collections from insurance in Ohio are so high that there can be little doubt the premium paying public is contributing much more than its fair share of the state's financial burden, it is held in a brief submitted to the governor's sub-committee on insurance taxation by fire companies, concurred in by the National Board. So involved is the matter that it is evident policyholders of companies operating in Ohio not only are paying approximately \$7,000,000 in various taxes, but also approximately \$3,000,000 additional under other items which are a direct result of the tax, it is said.

"When all of the impositions are added together it will be found that the companies must collect from the insuring public \$1.50 for each \$1 which ultimately finds its way into the state treasury," the brief recites. "Insurance taxation is in the last analysis the most expensive tax which the state receives so far as the burden of its collection is concerned."

"It must be remembered that for every dollar of insurance tax money collected by way of premium income the companies must pay an agent's commission of something better than 20 percent, overhead expense of the company must be computed in direct proportion to the premium income, taxes must be paid upon that portion of the premium dollar collected for taxes."

### Watson Buys Columbus Agency

Cyrus H. Watson has purchased the C. F. Medaris Company agency at Columbus, O. Mr. Watson will continue to handle 55 counties in Ohio as general agent of the Equitable Casualty & Surety of which territory he has been manager for the past four years. He entered the insurance business in Indiana as special agent of the Fidelity & Deposit and then

had a partnership interest in the general agency of the Globe Indemnity. He was at one time member of the state board of accounts of Indiana.

### Hamilton, O., Inspected

An inspection was held Wednesday at Hamilton, O., with about ten representatives of the state fire marshal's office and nearly 100 members of the Fire Prevention Association of Ohio in attendance. Harry K. Rogers appeared before the school children Tuesday. The next inspection will be at Zanesville May 7. R. E. Vernor of the Western Actuarial Bureau, Chicago, will speak.

### Form Cincinnati Insurance Exchange

Agents not affiliated with the Cincinnati Fire Underwriters Association have formed the Cincinnati Insurance Exchange. Thomas B. Fox was elected president; Fred Huntington, vice-president; Harry W. Looker, secretary-treasurer, and those three, with Elmer Kinker and George Weiss, constitute the board of directors. Nearly 20 fire and casualty agents were present at the organization session. The announced purpose is to exchange business and ideas.

### Ohio Notes

At Antwerp, O., the agency of Archie Terwilliger has been sold to C. H. Harris & Son.

The next meeting of the Cleveland Board will be held May 14. J. R. Hale of the American Appraisal Company, Milwaukee, will speak.

The Ohio fire marshal's department moved this week from the Wyandotte building in Columbus to the fourth floor of the First National bank building.

At Bowerstown, O., the agency of the late Robert E. Talkington has been transferred to his widow, Mrs. Robert E. Talkington.

State Fire Marshal Ray R. Gill was the principal speaker this week at the dedication of the new fire department house at East Liverpool, O. Mr. Gill was responsible for the tearing down of the old building and the erection of the new one.

### West Virginia Notes

The Hall Insurance Agency of Huntington has been incorporated by James H. Hall, Nettie E. Davis, Walter H. Farrell, Ada G. Farrell and M. S. Biddle of Huntington.

## CENTRAL WESTERN STATES

### C. N. ROE ANNOUNCES LINEUP

#### Well Known Detroit Insurance Agency Casts Lot With the Nonunion Companies

The Charles N. Roe agency in Detroit has now lined up its affiliations owing to the new alignment in the west. It resigns the general agency of the Camden for Michigan and Indiana as the company joined the Western Underwriters Association. It has discontinued writing in the local department for the Eagle Star & British Dominion, Camden, London Assurance, Merchants of Rhode Island, Colonial Underwriters, North River, Peoples National, Sussex and Svea. The general agency now represents the American Home Fire, Century of London, Germanic Fire, Merchants Fire of Colorado, Republic Fire of Pittsburgh and Tokio. The Roe agency represents locally the American Home, Century, Germanic Fire, Importers & Exporters, Merchants Fire of Colorado, Merchants & Manufacturers Fire, National Reserve, Republic of Pittsburgh and Tokio. The Roe office is general agent for the Standard Surety & Casualty in Michigan.

### FIELD MEN AGENTS' GUESTS

#### Payment of Full Commissions to Non-Policy-Writers Assailed at Detroit Association Meeting

DETROIT, April 30.—More than 100 attended a dinner-meeting of the Detroit Association of Insurance Agents, at which 25 fire men from all parts of the state were the guests of the association. Five new members were admitted. The association unfolded its plan for a definite campaign against the payment of full commissions to non-policy-writing agents operating in this section, and a number of field men spoke favorably on the stand taken by the association. The guest of honor was Commissioner Charles D. Livingston, who spoke on general insurance conditions in Michigan and the country at large.

Several speakers pointed out the inequity of the payment of full commissions to agents who do not maintain offices, write policies and conduct a regulation agency business. These non-policy-writing agents do not have any overhead operating expense and the speakers advocated that pressure be brought to bear on the companies with a view to an equitable adjustment of

commissions. The objections had to do with the paying of full commissions to the nonpolicy-writing agents and not to the matter to employing these agents.

The association brought to the attention of the field men the resolutions adopted by them some time ago, in which the different classes of agents were defined and a commission scale for the different classes of business suggested.

### TELLS PUBLIC ABOUT LOSSES

#### Frank Stager, Hartford Agent in Sterling, Ill., Turns Big Blazes to Good Use

Frank Stager of Sterling, Ill., an agent of the Hartford, made advertising capital of a local automobile loss that was adjusted promptly and satisfactorily. The "Hartford Agent" tells the story: "A fire in Sterling Dec. 6 completely destroyed a one story hollow concrete block garage building and a two story brick building about ten feet away from the garage occupied as a general store and dwelling. Frank Stager had placed the insurance on 22 automobiles in the garage in the Hartford Fire. The Hartford adjuster arrived shortly after noon Dec. 9, and early in the evening proofs of loss were completed and signed. On the 13th Hartford drafts arrived in full payment, totaling \$6,257."

"Mr. Stager took a letter from the owner of the automobiles and built up a three-column newspaper advertisement. There is nothing mysterious about insurance. And yet there are many people who look upon it with lack of understanding . . . sometimes with suspicion. People need to be told plain, obvious, simple things about the insurance business."

### WON'T GIVE INFORMATION ON COMPANIES BY 'PHONE

The Indiana department will not give information as to the standing of insurance companies over the telephone. Charles A. Woerner, rate supervisor of the department, says that this rule was adopted some time ago as a protection to the companies and to the department. It happened that an inquirer once got some information as to a company by 'phone and then, through misunderstanding or deliberately, passed it out incorrectly, crediting the department as source of the information. While it was possible to satisfy the company offended against that the information did not go out of the department as charged, it was decided to make a rule not to give such information by 'phone. Now, when an inquirer wants information as to a company or figures from its statement, a form is used on which the information is listed and the sheet is then signed by someone representing the insurance commissioner. "We are ready, then, to stand by anything we give out in this way," says Mr. Woerner.

### NEW CONVENTION IDEAS IN MICHIGAN MEETING

#### BY GEORGE BROWN

DETROIT, April 30.—The 1930 meeting of the Michigan Association of Insurance Agents at Port Huron, Sept. 3-4, is expected to be the most successful in the association's history. The fact that the same men who attained such notable results in the organization of the National association convention in Detroit last September will be back of the state meeting assures its success.

The program committee is working along an unusual line, that of first selecting the subjects and then picking the



# LOYAL TO PRINCIPLE—TO LOYAL AGENTS, LOYAL

## LOYALTY GROUP JANUARY 1, 1930, STATEMENTS

NEAL BASSETT, President  
A. H. HASSINGER, Vice-President

WELLS T. BASSETT, Vice-President  
ORGANIZED 1855

JOHN KAY, Vice-Pres't and Treas.  
ARCHIBALD KEMP, 2d Vice-President

### FIREMEN'S INSURANCE COMPANY OF NEWARK, N. J.

ASSETS  
\$60,811,870.00

LIABILITIES  
\$14,495,225.00

CAPITAL  
\$18,777,000.00

SURPLUS  
POLICYHOLDERS  
\$46,316,645.00

HENRY M. GRATZ, President  
JOHN KAY, Vice-Pres't

A. H. HASSINGER, Vice-Pres't WELLS T. BASSETT, Vice-Pres't  
ORGANIZED 1853

NEAL BASSETT, Chairman of the Board  
ARCHIBALD KEMP, 2d Vice-Pres't

### THE GIRARD F. & M. INSURANCE CO. OF PHILADELPHIA, PA.

\$ 6,252,740.00

\$ 3,401,657.00

\$ 1,000,000.00

\$2,851,083.00

NEAL BASSETT, President  
A. H. HASSINGER, Vice-Pres't

WELLS T. BASSETT, Vice-Pres't  
ORGANIZED 1854

JOHN KAY, Vice-Pres't and Treas.  
ARCHIBALD KEMP, 2d Vice-Pres't

### THE MECHANICS INSURANCE CO. OF PHILADELPHIA, PA.

\$ 5,078,813.00

\$ 3,335,593.00

\$ 600,000.00

\$ 1,743,219.00

NEAL BASSETT, President  
A. H. HASSINGER, Vice-Pres't

WELLS T. BASSETT, Vice-Pres't  
ORGANIZED 1866

JOHN KAY, Vice-Pres't and Treas.  
ARCHIBALD KEMP, 2d Vice-Pres't

### NATIONAL-BEN FRANKLIN FIRE INS. CO. OF PITTSBURGH, PA.

\$ 5,233,116.00

\$ 3,070,630.00

\$ 1,000,000.00

\$ 2,162,486.00

JOHN KAY, Vice-Pres't

A. H. HASSINGER, Vice-Pres't WELLS T. BASSETT, Vice-Pres't  
ORGANIZED 1871

NEAL BASSETT, Chairman of the Board  
ARCHIBALD KEMP, 2d Vice-Pres't

### SUPERIOR FIRE INSURANCE CO. OF PITTSBURGH, PA.

\$ 5,073,876.00

\$ 3,061,200.00

\$ 1,000,000.00

\$ 2,012,676.00

W. E. WOLLAEGER, President  
A. H. HASSINGER, Vice-President

NEAL BASSETT, Chairman of Board  
WELLS T. BASSETT, Vice-Pres't  
ORGANIZED 1870

JOHN KAY, Vice-Pres.  
ARCHIBALD KEMP, 2d Vice-Pres't

### CONCORDIA FIRE INSURANCE CO. OF MILWAUKEE, WIS.

\$ 5,564,987.00

\$ 3,078,063.00

\$ 1,000,000.00

\$ 2,486,923.00

CHARLES L. JACKMAN, President  
JOHN KAY, Vice-Pres't

A. H. HASSINGER, Vice-Pres't WELLS T. BASSETT, Vice-Pres't  
ORGANIZED 1886

NEAL BASSETT, Vice-President  
ARCHIBALD KEMP, 2d Vice-Pres't

### CAPITAL FIRE INSURANCE CO. OF CONCORD, N. H.

\$ 652,382.00

\$ 13,200.00

\$ 300,000.00

\$ 689,182.00

CHARLES L. JACKMAN, President

ORGANIZED 1905

NEAL BASSETT, Vice-President

### UNDERWRITERS FIRE INSURANCE CO. OF CONCORD, N. H.

\$ 379,723.00

\$ 187,080.00

\$ 100,000.00

\$ 192,643.00

CHAS. H. YUNKER, President  
A. H. HASSINGER, Vice-Pres't

NEAL BASSETT, Chairman of Board  
WELLS T. BASSETT, Vice-Pres't  
ORGANIZED 1852

JOHN KAY, Vice-Pres't  
ARCHIBALD KEMP, 2d Vice-Pres't

### MILWAUKEE MECHANICS INSURANCE CO. OF MILWAUKEE, WIS.

\$13,045,126.00

\$ 7,886,590.00

\$ 2,000,000.00

\$ 5,158,536.00

J. SCOFIELD ROWE, President  
J. C. HEYER, Vice-Pres't  
JOHN KAY, Vice-Pres't

E. J. DONEGAN, Vice-Pres't and Gen'l Counsel  
NEAL BASSETT, Chairman of Board  
WM. P. STANTON, Vice-Pres't  
A. H. HASSINGER, Vice-Pres't  
ORGANIZED 1874

S. WM. BURTON, Vice-Pres't  
S. K. McCLURE, Vice-Pres't  
E. G. POTTER, 2nd Vice-Pres't  
WELLS T. BASSETT, Vice-Pres't

### METROPOLITAN CASUALTY INSURANCE CO. OF NEW YORK, N. Y.

\$14,945,383.00

\$10,320,195.00

\$ 1,500,000.00

\$ 4,625,187.00

C. W. FEIGENSPAN, President  
A. H. HASSINGER, Vice-Pres't

NEAL BASSETT, Chairman of the Board  
ORGANIZED 1909  
JOHN KAY, Vice-Pres't

W. VAN WINKLE, Vice-Pres't and Gen. Mgr.  
E. C. FEIGENSPAN, Vice-Pres't  
WELLS T. BASSETT, Vice-Pres't

### COMMERCIAL CASUALTY INSURANCE CO. OF NEW YORK, N. Y.

\$14,741,017.00

\$ 9,712,813.00

\$ 2,500,000.00 \$ 5,028,203.00

TOTAL OF ASSETS  
\$131,779,040\*

TOTAL OF LIABILITIES  
\$58,562,251

TOTAL NET PREMIUMS  
\$49,400,938

WESTERN DEPARTMENT  
844 Rush Street  
Chicago, Illinois

EASTERN DEPARTMENT  
10 Park Place  
Newark, New Jersey

PACIFIC DEPARTMENT  
60 Sansome Street  
San Francisco, California

H. A. CLARK, Manager  
H. R. M. SMITH

CANADIAN DEPARTMENT  
461-467 Bay Street  
Toronto, Canada

W. W. & E. G. POTTER,  
Managers

JAMES SMITH FRED W. SULLIVAN  
Assistant Managers

MASSIE & RENWICK, Limited,  
Managers

JOHN R. COONEY CHAS. H. GATCHEL  
Assistant Managers

\*Includes Firemen's stock holdings in other insurance companies on capital and surplus basis.

ONE HUNDRED AND TWENTY-FIFTH ANNIVERSARY  
1805 - 1930

# Caledonian Insurance Company

*The Oldest Scottish Insurance Office*

## Caledonian-American Insurance Company of New York

ROBERT R. CLARK,  
*U. S. Manager and President*

## THE NETHERLANDS INSURANCE COMPANY OF THE HAGUE, HOLLAND

Est. 1845

ROBERT R. CLARK, *U. S. Manager*

EXECUTIVE OFFICES: HARTFORD, CONN.

*Established 1923*

# LINCOLN FIRE INSURANCE COMPANY OF NEW YORK

A strong and seasoned institution with a rugged honesty in conduct and service to its policy-holders and agents.

### MANAGERS

GEO. W. BLOSSOM

WM. A. BLODGETT

O. F. WALLIN

HEAD OFFICE  
149 William St.  
New York

PACIFIC COAST DEPT.  
108-110 Sansome St.  
San Francisco

WESTERN DEPARTMENT, 175 W. Jackson Blvd., CHICAGO  
Harry G. Casper  
*Associate Manager*

Lawrence C. Larson  
*Superintendent of Agents*

best available men to present and discuss the topics listed. None of these are of the usual routine character. For instance: How to analyze a company's financial statement; analysis of auto insurance policies; adequate coverage of a home as to the several lines of insurance; the viewpoint of business men and newspaper editors as to insurance and insurance agents.

Arrangements have been made with the management of the Gratiot Inn, a summer hostelry on Gratiot Beach, close to Port Huron, to turn the entire hotel and its staff over to the Port Huron and Michigan associations Sept. 3. Its regular season closes Labor Day, Sept. 1. The last guest will be out and on his or her way home Tuesday.

A systematic and thorough publicity plan will be operated throughout the summer, covering not only the members of the association but every licensed fire and casualty agent in the state, giving the membership committee an opportunity to get in its work on selling the organization idea to the visitors and getting them enrolled.

### PROTEST PLAN TO EXCLUDE CERTAIN WINDSTORM RISKS

The Illinois Farm Agents Association in session at Bloomington addressed memorials to western farm managers and to the secretary of the farm association requesting that the inauguration of certain windstorm exclusions be deferred for 90 days. The exclusions, among which were haystacks and grain dumps were to be instituted on May 1.

The growing competition of mutuals and farm bureau insurance operators prompted the officers of the farm agents' association, Mark I. Hall, chairman, Belvidere, and Perry J. Keck, secretary-treasurer, Fairbury, to seek the resolution. Discontinuance of these services, they declared, would provide mutuals with ammunition.

Another resolution was addressed to the agricultural department protesting against the growing participation of farm bureau executives in the insurance business. The injustice of this practice is apparent, the association pointed out, inasmuch as taxes of full-time insurance men help to support the farm bureaus.

Mr. Keck reported that 62 farm specialists representing a million dollars in premiums attended the Bloomington meeting.

### Indianapolis Bank Agency Closes

INDIANAPOLIS, April 30.—The State Savings & Trust Company of Indianapolis closed its doors Saturday and a receiver will be appointed to liquidate its affairs. Myron S. Harlan was manager of the insurance department, which did a large volume of business. In addition to its local agency connections it also had the state agency of the Globe & Rutgers for Indiana.

### Matson With Illinois Bureau

Frank H. Jones, publisher of the Illinois Inspection Bureau, has added a new executive to his staff. He is R. O. Matson, who has the title of assistant pub-

lisher. Mr. Matson is a graduate of Armour Institute of Technology and was an instructor there for three years in the laboratory of the fire protection engineering course. For nearly three years he was on the staff of the Ohio Inspection Bureau and for one year conducted inspection work for the Chicago Board.

### Find Bay City Conditions Improved

BAY CITY, MICH., April 30.—While the general condition prevailing in Bay City's business and public buildings, as regards fire prevention, was described as "fair" by the 50 members of the Michigan Fire Prevention Association who inspected the city last week, the showing was considerably better than four years ago, when the last previous inspection was conducted. At that time the city had just gone through a period of such persistent bad experience that most of the fire companies had withdrawn entirely. Many bad hazards have been removed and improvements are noticeable all along the line, association members said.

The inspection was conducted at the invitation of the chamber of commerce and a good spirit of cooperation was shown.

### Charles A. Cummings Dead

Charles A. Cummings, local agent at Peoria, Ill., for a half century, is dead following a paralytic stroke two months ago. He was 70. His son George has been associated with him in recent years.

### To Prepare for Meeting

The program committee to arrange for the annual meeting of the Michigan Association of Insurance Agents at Port Huron, Sept. 3-4 consists of J. Grant Moore of Port Huron, J. Alfred Grow and Secretary George Brown of Detroit.

### Carries Double Burden

Pending final action on the vacancy created by the death of Fred L. Tritle, head of the Rockford Inspection Bureau, John R. Kearns, head of the Joliet bureau, has been assigned to carry the double burden of supervising Mr. Tritle's late territory in addition to his own district.

### Indiana Notes

The annual meeting of the Indianapolis Salvage Corps will be held next Monday. The Fire Underwriters Association of Indiana will also meet Monday.

Daniel Reutspohler, 80 years old, head of the insurance agency at Huntingburg, Ind., that bears his name, died at his home in that city after a week's illness.

While the Brazil, Ind., inspection last Friday was not attended by as large a number of field men as usual, the meeting was an exceptionally good one, with fine cooperation by property owners.

Robert L. DeHority, secretary of the Ellwood Local Agents Association, Ellwood, Ind., announces that the association will again sponsor an annual field day program for field men and local agents, which will include a golf tournament and a banquet. The date will be announced later.

John H. Sonntag, 64, vice-president and treasurer of the American Trust & Savings Bank, Evansville, Ind., died at an Ann Arbor, Mich., hospital Sunday. With his brother, Marcus S. Sonntag, in 1893, he founded the Sonntag local agency in Evansville, which was some years ago succeeded by the American Trust & Savings Bank.

## STATES OF THE NORTHWEST

### MAY PROPOSE LAW CHANGES

### Wisconsin Legislative Committee Investigating Fire Insurance Holds Meetings at La Crosse and Eau Claire

MILWAUKEE, April 30.—Only a few insurance men at La Crosse were present at the second of the public hearings held in that city by the legislative interim committee investigating the fire insurance business in Wisconsin. A few mutual representatives were also present.

It was indicated that recommendations for new fire insurance laws for the

state will be made by the committee. Chairman Carlton Mauthe of the investigating committee pointed out that Wisconsin fire insurance laws have not been revised in any material respect since 1917.

At Eau Claire, where the committee held its third public hearing, a number of citizens attended, in addition to the local agents. Insurance men expressed themselves as generally well pleased with work of the inspection bureau in their territory. Rates applying to mutuals were given considerable discussion.

Charles J. Timbers, Milwaukee, chief rater for the Wisconsin Inspection Bureau, accompanied the investigating



committee on its rounds of hearings last week.

Appearing before the committee at the hearing in Stevens Point April 26 were Charles Timbers, Milwaukee, representing the Wisconsin Inspection Bureau; A. W. Fox, Oshkosh, president of the Wisconsin Association of Insurance Agents; J. C. Campbell of Oshkosh; L. A. Mingenbach, Stevens Point, secretary Hardware Dealers Mutual Fire, and Ben Halverson of Roshold, a policyholder. The next hearing will be May 12 at Fond du Lac.

#### STONE IS MAIN SPEAKER AT FEDERATION MEETING

MINNEAPOLIS, April 30.—Edward C. Stone, United States manager of the Employers' Liability Assurance, will give the principal address at the annual meeting of the Insurance Federation of Minnesota in St. Paul, May 27. His talk will be concerned with the problem of financial responsibility legislation in Minnesota.

Walter W. Belson of Milwaukee, assistant secretary of the Insurance Federation of America and editor of the "Federation News," will discuss the problems of the federation. R. B. Nienhauser of St. Paul, president, will act as chairman. Clyde B. Helm, secretary-treasurer, reports an increase of 82 members since Feb. 1, bringing the total to about 700.

A meeting of the resolutions committee was held here Monday to draft resolutions for the consideration of the federation at the annual meeting. Attending the meeting were Mr. Nienhauser, L. L. Law, A. H. Stofft, O. D. Hauschild, H. L. Hjermstad and Mr. Helm.

#### Rehfeld Opens Loss Office

Paul H. Rehfeld, who has been connected with the Underwriters Adjusting Company for the last four years as manager of its Madison, Wis., branch, has

established the Rehfeld Adjusting Company with offices in the State Bank of Wisconsin building at Madison. Earl N. Cannon is vice-president and Perry A. Sletteland, secretary and treasurer of the adjusting company. Mr. Rehfeld is a prominent adjuster, having worked out of the Milwaukee office and theretofore from the head office in Chicago prior to being appointed manager at Madison.

#### Rochester Is Inspected

With 55 field men participating, an inspection was conducted by the Minnesota Fire Prevention Association in Rochester, the entire city being inspected, including special hazards. Talks were made to the school children by members of the association. Richard E. Vernor, manager of the fire prevention department of the Western Actuarial Bureau, spoke before pupils of the senior high school. Mr. Vernor addressed the Rotary Club, and L. L. Law spoke at a meeting of the Kiwanis Club. President E. H. Schlitz of the commercial club presided at a public meeting in the evening at which about 180 were present, including the mayor, fire chief and a number of ladies. Mr. Vernor discussed the question, "Does Fire Prevention Pay?"

#### Tells Blue Goose of Group Plan

MINNEAPOLIS, April 30.—The group life insurance plan of the Blue Goose was discussed by C. J. Lund, manager of the General Inspection Bureau, Minneapolis, at a luncheon meeting of the Minnesota pond Monday. Mr. Lund is chairman of the committee on group life insurance.

#### Making Survey of La Crosse

LA CROSSE, WIS., April 30.—A survey of school buildings and other structures in La Crosse is being made by the Wisconsin Inspection Bureau, with a view to reduction in rates. Several months ago the inspection bureau announced a reduction in rates on certain classes of buildings and the present survey will

affect structures not included in the former order.

#### Dakota Notes

Fire losses in South Dakota the first three months of 1930 were \$280,153 figures compiled by Don C. Lewis, state fire marshal, show. The loss for the same period for a year ago was \$392,462.

A group of farmers living in the vicinity of Menno and Olivet, S. D., has purchased a combination chemical and booster tank fire truck, which is to be housed in Menno and used to fight fires that may occur in the trade territory of Menno or Olivet or in the town of Olivet.

#### Minnesota Notes

The Clem Boffording Agency of Minneapolis has been incorporated by Clem, Clara M. and Marjory Boffording.

Charles W. Ringer, chief of the Minneapolis fire department, celebrated his

46th anniversary as a member of the department Saturday.

J. Pierce Wolfe, Moorhead, Minn., local agent, was chosen by the Democratic party in convention in Minneapolis, as treasurer.

#### Wisconsin Notes

The Wisconsin Fire Prevention Association will conduct an educational and inspection campaign in Menomonie, May 7.

O. J. Kerschensteiner of Jefferson, Wis., has been honored by the Niagara Fire, for his long service with the company. Mr. Kerschensteiner has represented the company for 45 years.

Several prominent Milwaukee insurance men are directors of the Title Guaranty Company, including E. H. Grootemaat of A. L. Grootemaat & Sons, Robert E. Hackett, vice-president of the Calhoun Insurance Agency, Ed Porth of Ed Porth & Sons and John G. Reuteman of Dick & Reuteman Company.

## IN THE MISSOURI VALLEY

#### REPORT MADE IN DAVENPORT

#### Engineers of National Board Tell About the Fire Fighting Facilities of the City

The National Board engineers in reporting on Davenport, Ia., find the gross fire loss for five years to be \$959,009 with an average loss per fire of \$437 and per capita loss of \$3.09. The water supply works are mainly adequate and reliable. The quantities available in most important districts are adequate for engine supply. The fire department is fairly efficient but considerably undermanned and with inadequate pumping capacity. The fire alarm system is somewhat inadequate and not properly maintained. The engineers say that in the principal mercantile district the probability of severe individual to block fires is high due to weak construction and

excessive fire areas. Good street widths, an adequate and reliable water supply, a fairly effective fire department with the considerable outside aid, are mitigating features so that fires should be confined to the group or block of origin. In the minor mercantile, manufacturing and wholesale districts the hazard is mainly local and only individual or small group fires are probable.

#### Coolidge Made Department Counsel

James K. Coolidge of Kansas City, chief clerk of the Missouri insurance department, has been appointed counsel for the department.

#### Brown Gives Talk

Earl G. Brown, secretary of the Topeka Chamber of Commerce, addressed the Blue Goose luncheon there relative to the membership drive being conducted by that organization. Announcement was made by Herbert J. Helm-

### Wisconsin Announcement

## WISCONSIN GENERAL AGENCY CORPORATION

E. R. LINDHOLM, President and Manager

State Bank of Wisconsin Building, Madison, Wisconsin

### General Agents for Wisconsin Non-Association Companies Represented

American Constitution .....	New York
American Home .....	New York
Century Insurance Company .....	Edinburgh-Scotland
Eureka-Security F. & M. ....	Cincinnati, Ohio
Globe Insurance Company of America .....	Pittsburgh, Pa.
Liberty Bell Insurance Company .....	Philadelphia, Pa.
New York Equitable Underwriters .....	New York
New York Fire Insurance Company .....	New York
Republic Fire Insurance Co. of America .....	Pittsburgh, Pa.
Stuyvesant Insurance Co. (except Milwaukee Co.) ....	New York

### Rate Engineering Service

PROGRESSIVE AND RESPONSIVE TO NEEDS OF AGENTS

Our Proposition Will Interest You

kamp relative to the inspection at Marysville May 7.

The Kansas Blue Goose held its annual spring party Saturday. Arrangements were in charge of N. K. Nelson of the Great American.

#### Will Inspect Marysville, Kan.

Herbert J. Helmkamp, secretary of the Kansas Fire Prevention Association, has announced that all arrangements have been made for a town inspection of Marysville, May 7. The inspections conducted in Kansas so far this year have been exceptionally well attended by the field men.

#### Iowa Notes

The Iowa Fire Prevention Association will conduct an educational and inspection campaign in Spencer May 14.

William Shepherd of Postville, Ia., has received the "long service" gold watch fob, official decoration of the Niagara Fire's "old guard," in recognition of his 43 years' association with the company.

As a result of intensive work on the part of Secretary C. W. Borrett of the

Iowa Fire Prevention Association, unusually fine cooperation on the part of property owners of Vinton has been secured in the matter of carrying out the recommendations of the fire preventionists following the inspection of Jan. 16, approximately 61 percent of the recommendations having been already complied with. In the original inspection 553 recommendations were made.

#### Kentucky Notes

Leland G. Meeks, state agent in Kentucky and Tennessee for the Fidelity & Guaranty Fire, is father of Thomas Lee Meeks, 9 pounds, born April 26.

Fred J. Hummel, Jr., of the Hummel & Meyer agency has been reelected treasurer of the Louisville lodge, Loyal Order of Moose.

William E. Kingsley, Louisville manager of the Travelers Fire, is back at the office again after a few days in the hospital with an infected foot.

#### Kansas Notes

Dulaney, Johnston, Yankey & Priest of Wichita, Kan., have opened a life insurance department to represent the Aetna Life under the direction of James M. Caldwell.

### STATES OF THE SOUTHWEST

#### MAKES REPORT ON HOUSTON

##### National Board Engineers Find Insufficient Reserve Capacity in the City Water Supply

The National Board engineers show that the fire loss in Houston, Tex., for the last five years was \$5,028,873 with an average loss per fire of \$797 and an average loss per capita of \$4.31. The engineers say that the water supply shows an insufficient reserve capacity and has unreliable features. There are adequate quantities normally available in the cen-

tral part of the city but in other sections the supply ranges from poor to good. The fire department is well equipped, fairly well manned and generally efficient. The fire alarm system is only fairly adequate and has some features of unreliability.

##### Congested Value District

In the congested value district, the potential hazard is said to be high due to the predominating inferior construction, lacking in fire protective features. It is, however, reduced in part by the considerable amount of fireproof construction so located as to form local fire

stops. The streets are of fair to good width. The fire fighting facilities are fairly good. Serious individual to group fires and in some cases even block fires are probable, but these should not spread to adjacent blocks. In the manufacturing and wholesale districts severe local fires are probable which might develop into a conflagration. The Turning Basin and minor mercantile districts present local hazards.

#### AGREE TO COOPERATE ON MULTIPLE AGENCY EVIL

OKLAHOMA CITY, April 30.—At a meeting of committees from both associations, the Oklahoma Fire Underwriters Association representatives agreed to cooperate with the Associated Fire & Casualty Underwriters of Oklahoma City in bringing about the elimination of the multiple agent difficulties here. A plan is being outlined by which a list of licensed agents will be compiled to ascertain what companies are appointing agents who are not entitled nor qualified to write insurance, as a basis on which to work, the committees decided. F. S. Thompson of the North British is chairman of the field men's committee, and Ancel Earp of the local agents committee.

#### Hail Hits McAllen, Tex.

A violent hailstorm, confined to a strip four miles wide, damaged almost every structure in McAllen, Tex., to an aggregate of near \$100,000 to roofs and windows alone. In addition, stocks in many establishments are severely damaged and truck gardens and early crops are virtually a total loss. In many streets, hailstones of immense size accumulated to a depth of two feet before the storm passed.

#### Big Cotton Loss at Houston

HOUSTON, TEX., April 30.—Second only to the disastrous cotton warehouse fire at New Orleans a few days ago was the burning of the Henderson Cotton Company plant here Friday afternoon, when 1,500 bales of cotton, the warehouse and a two-story office building were destroyed. Owners can not yet give an estimate of the damage, which will run into hundreds of thousands of dollars.

#### Braniff Agency Plans Outing

OKLAHOMA CITY, April 30.—The annual outdoor frolic for the employees of the T. E. Braniff Company is scheduled for May 6 when agents from Oklahoma and three adjoining states will be present. The guest of honor will be Edward C. Stone, head of the Employers group, which the Braniff company represents. Mr. Stone will make a tour of this territory and hold agency meetings, including a two-day agency meeting here May 5-6. A banquet will be given by the Braniff company in honor of Mr. Stone and in celebration of the golden jubilee of the Employers Liability.

#### Dallas May Be Self-Insurer

DALLAS, TEX., April 30.—The city of Dallas is contemplating becoming a self-insurer, according to John Harris, finance commissioner. If the plan is adopted the city will continue to insure its property for the next four or five years, at the same time building up its insurance fund. At the end of five years it is expected the city will be in position to become a self-insurer.

#### Adrianse Heads Galveston Board

At the annual meeting of the Galveston Insurance Board the following officers were named for the ensuing year: John Adrianse, president; S. S. Kay, vice-president; John Hanna, secretary-treasurer; W. L. Page, inspector.

The directors include John Adrianse, Charles H. Kellner, John Hanna, Douglas Montgomery, Eugene Arnold and Randolph Dixon.

#### Drilling Regulations Sought

OKLAHOMA CITY, April 30.—Strict drilling regulations for the Oklahoma City oil field were demanded at a hearing before the corporation commission

1,000  
Rooms  
\$3  
&  
up



... three keys  
to Hotel Gibson and  
Schiffeler service ...  
good food ... friends  
... and faith

### Hotel Gibson

C. C. Schiffeler  
General Manager

**WELCOME to**  
**NEW YORK and**  
*The* **HOTEL**  
**GOVERNOR**  
**CLINTON**  
31<sup>ST</sup>. ST. AND 7<sup>TH</sup>. AVE.  
opposite PENNA. R.R. STATION



ROOM AND BATH 3<sup>00</sup> UP

*New*  
**HOTEL**  
**LOCKERBIE**  
121 SOUTH ILLINOIS STREET  
*Newest and Most*  
*Modern Hotel*  
*In the City*

ALL ROOMS OUTSIDE  
AND EACH WITH BATH

\$3.50 AND UP  
DOUBLE  
\$2.00 AND UP  
SINGLE  
RADIO IN  
EVERY ROOM  
ARTHUR ZINK  
Managing Director



**INDIANAPOLIS**

## Re-Insurance Corporation of America

### Treaty and Facultative Fire Reinsurance

**Total Assets Jan. 1st, 1929, \$2,154,292.71**

**Horace R. Wemple, President**  
**66 John St., New York**

#### FACULTATIVE OFFICES

**CHICAGO OFFICE** **ATLANTA OFFICE** **SAN FRANCISCO OFFICE**  
**172 W. Jackson Blvd.** **Hurt Bldg.** **114 Sansome Street**



Friday. Danger to the entire field is imminent unless strictest regulations are adopted.

The city council is making investigation preparatory to drafting ordinances to try to curtail drilling if found necessary. C. T. Ingalls, manager of the Oklahoma Inspection Bureau, has announced that he will obtain a report of the findings of the city officials and will forward all such information to insurance companies operating in the territory. He

also plans to follow this up with necessary bulletins as new proceedings develop.

#### Oklahoma Notes

Fifty-six members and guests were present at the guest day luncheon of the Oklahoma City Insurance Women's Association. Cooperating with the National Health Week movement, the program was given by Bernice Hawley, physical director of the Y. W. C. A.

## IN THE SOUTHERN STATES

### AGENCY LAW IS SUCCESSFUL

**Commissioner Knott Says Spurious Solicitors Do Not Seek to Qualify in Florida**

Few cancellations or rejections of applications have been made under the new agency qualification law of Florida, according to Commissioner W. V. Knott, who addressed the Florida Local Underwriters Association in session at St. Petersburg.

Mr. Knott believes that many agents who were licensed under the old law but are eliminated under the new statute did not attempt to qualify under the act of 1929.

#### Attorney General's Opinion

The opinion of Attorney General Davis has been helpful, Mr. Knott said, in directing the policy of the insurance department. The opinion advised declaration of license to applicants who do not intend actively to engage in business covered by the license and in good faith to serve the public by engaging in the business of insurance agent or solicitor but whose license is being sought chiefly for the purpose of getting a rebate on insurance written for families, partnership or a corporation in which the applicants are interested.

Since this opinion was delivered the insurance department has required applicants whose right to a license under the law was in question to file an affidavit that the intention was to make their business of insurance "a principal occupation and not merely a side-line."

#### Georgia Arrangements Being Made

AUGUSTA, April 30.—Tentative arrangements are being made for the annual convention of the Georgia Association of Insurance Agents in Brunswick June 13-14. The executive committee will meet the day before. The annual banquet will be held June 14, followed by a dance.

The following speakers have been secured: Commissioner William B. Harrison, Manager B. K. Clapp of the Southern Adjustment Bureau, Fred M. Burton of Galveston, executive committeeman of the National association; Vincent Gallagher, secretary America Fore group in charge of inland marine, and E. J. Schofield, vice-president Standard Accident.

R. L. Phillips and Roger S. Wilson, Brunswick local agents, are in charge of local arrangements.

#### Agent Sued for Loss

AUGUSTA, April 30.—Suit for \$2,104 with interest at 7 percent has been filed in the Richmond county superior court against J. Roy Cooper, Augusta local agent, by the People's National Fire. When Mr. Cooper was appointed local agent by the People's National in December, 1927, he issued a policy to John H. King, with a New York standard mortgage clause in favor of Mrs. M. H. Goodrich, covering a frame country dwelling located 15 miles from Augusta.

The People's National alleges that in issuing the policy Mr. Cooper was negligent and failed to carry out the rules and regulations of the company. Furthermore, when it notified him to cancel the policy he failed to do so.

The dwelling was destroyed by fire Sept. 9, 1928, and the policyholder sued and obtained judgment against the company for \$2,093.

### WILL DISCUSS FLEET ABUSES

**President Gandy Outlines Problems to Be Treated at Alabama Agents Meeting in Montgomery**

BIRMINGHAM, April 30.—Fictitious automobile fleets will be one of the leading subjects for discussion at the 34th annual convention of the Alabama Association of Insurance Agents at Montgomery May 8-9, according to the complete program announced by President Charles L. Gandy. This evil has caused much worry to Alabama agents, as "most anybody can get in somebody's fleet," according to Mr. Gandy. Other subjects to be discussed are contingent commissions, enforcement of agency qualification law, state and municipal taxes, church properties insurance corporation, automatic cancellation clause, fire marshal's tax and nonrecording agents.

Mayor W. A. Gunter and President Carl Wilson of the Montgomery Board will welcome the delegates and the response will be by Enoch Morris, assistant secretary of the association. The first day's session will be featured by President Gandy's address and the report of Secretary Joe Ford.

President Gandy has announced that he will retire from service at this meeting and Arthur Mead of Montgomery, now vice-president, is in line to succeed him. There is every indication that Mr. Mead will guide the association for the next year.

#### Inspecting Georgia Hospitals

MACON, GA., April 30.—J. W. Morris, representing the engineering department of the Southeastern Underwriters Association, has been in Macon making an inspection of the hospitals of the city, and suggesting remedies for defects found in the inspection.

#### School Fire Losses Heavy

MONTGOMERY, ALA., April 30.—Losses from school fires in Alabama since last September have been very heavy, 31 state-owned school buildings having been damaged by fire. Of these twenty-four fires have occurred since Christmas. The losses total \$119,426 with insurance coverage of \$94,400.

#### Plant Century in Mississippi

J. L. Davis, Inc., general agency at Birmingham, Ala., has entered Mississippi, planting the Century Fire in that state. L. E. Perez will act as special agent in the new territory.

#### Adams Elected Birmingham President

The Birmingham Fire & Casualty Insurance Exchange has elected A. A. Adams, Jr., president, to take the place of Raymond E. Jones, who declined to serve on account of lack of time. Mr. Adams is connected with A. A. Adams & Co.

#### Hoytt Buys Insurance Business

W. R. Hoytt & Co. of Atlanta have purchased the insurance business of the McKinney Mortgage & Investment Co. of Atlanta, which was under the supervision of H. C. Baldwin.

#### Virginia Rating Bureau Meeting

The annual meeting of the Virginia Insurance Rating Bureau will be held in Richmond June 5. It is announced by E. Wright Spencer, manager. Election of

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A. C. Holmgren, Ass't Treas.**FIRE—TORNADO—THRESHER—AUTOMOBILE INSURANCE**

a governing committee will be the principal item of business before the meeting. Frederick E. Nolting, president of the Virginia Fire and Marine, is now rounding out his second term as chairman of the committee. It is expected that he will again succeed himself in that position.

**Buy Out Latimer & Latimer**

ST. PETERSBURG, FLA., April 30—Almand & Chapman, St. Petersburg, Fla., have purchased the insurance business of Latimer & Latimer, one of the old established agencies of this city. This is the third agency acquired by the firm the past two years, the other two being Lopez & McFall and Hall & Sterling.

**Virginia Notes**

Hugh M. Witt, Jr., is a new arrival in the home of the Virginia state agent for the North America.

The Century has been admitted to Virginia. It will be represented by the F. Lester Hawks general agency at Richmond.

The Louis E. English general agency at Richmond, Va., has withdrawn the Old Colony and Providence Washington from the H. K. Hawthorne agency at Charlottesville because the agency insisted on retaining the Germanic, a non-board company, in the office.

**Georgia Notes**

W. Montgomery Ridgely of Ridgely & Mayes, Augusta, has entered the race for Richmond county sheriff.

**News of Pacific Coast States****MEET AT SACRAMENTO OCT. 30****California Agents Active Against Fleet Abuses and Building and Loan Coercion**

SAN FRANCISCO, April 30—Sacramento has been selected as the location for the annual convention of the California Association of Insurance Agents, Oct. 30 to Nov. 1, according to President Eugene Battles.

SAN FRANCISCO, April 30.—California local agents have been organized against automobile policies offered to employees of large corporations at cut rates, against alleged coercion by building and loan and mortgage companies and other practices which the California Association of Insurance Agents frowns upon. This has been brought about by a series of six regional meetings, attended by President Eugene Battles, Secretary Frank E. Colridge and other association officials.

**Legislative Program**

Following a meeting in Chico attended by agent representatives of 19 towns, the official entourage held a meeting at Sonoma Mission Inn where agents from four counties gathered. The last meeting of the series was held Friday evening at Watsonville.

At all meetings President Battles announced the legislative program of the association for the 1931 session. Agency qualification, agency limitation and a measure restricting the contract activities of building and loan associations are being advocated.

**Pacific Board Meets May 8**

With a reported light agenda, the Pacific Board will hold its annual meeting at Del Monte, May 8. Thomas H. Anderson, Pacific Coast manager of the Liverpool & London & Globe, is slated for the presidency. He was recently elected president of the Pacific Coast Adjustment Bureau.

The Pacific Board plans to take jurisdiction over aircraft property damage insurance in the near future, it is reported. Such an action will be in accord with that recently adopted by

**New President****QUINLAN ADAMS**  
Orlando, Fla.

Quinlan Adams, well known local agent at Orlando, Fla., has been elected president of the Florida Local Underwriters Association. The Florida local agents take great pride in their organization. Mr. Adams has done some excellent work for the organized agents of his state.

the Explosion Conference, according to officials of the board.

**Oregon Committee Meets**

At a meeting of the Oregon conference committee in Portland, Alfred L. Merritt, president, stated that after covering the whole situation, conditions in Oregon from an insurance angle are much better than a year ago. Those who were elected for two-year terms were H. P. Blanchard, Firemans Fund; F. H. Rhoads, Aetna Fire; Seibach & Deans and H. B. Tickner, St. Paul Fire & Marine.

**New Lineup for Firemen's Group**

James F. Cobb Company general agency, Portland, Ore., has voluntarily relinquished the Oregon representation for the Mechanics and the Keystone Underwriters, which hereafter will be supervised in Oregon by the Portland service office of the Firemen's group. The Cobb company will continue in Washington, which state is supervised by Special Agent Harry Egan of Seattle.

**Hoffman Takes New Post**

Fred E. Hoffman has resigned as manager of the fire department of Bates, Lively & Pearson, Portland, Ore., to become special agent for the American Associated Agency of San Francisco, handling the Associated Fire & Marine, American Equitable and Republic of Pittsburgh in the Pacific northwest field.

**Board Approves Appointment**

The Pacific Board has approved the appointment of Rathbone, King & Seeley as United States managers for the Pacific Coast Fire of Vancouver, B. C.

**Martin Goes to Arizona**

Henry Martin, superintendent of agents, National Liberty, left this week on a ten-day trip through Arizona on company business and to visit the company's special agent in Arizona, Robert MacFarlane, who has been ill for the last two months.

**Frank V. Smith Promoted**

Frank V. Smith, a special agent in San Francisco for the Travelers Fire, has been promoted to assistant manager in the San Francisco office. In his new work Mr. Smith will be associated with Manager Logan B. Chandler. Mr. Smith

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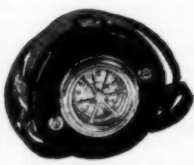
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# DETEX

Representatives in all large cities in America and abroad

is a native of San Francisco and joined the Travelers Fire as a special agent in 1926.

#### California Federation Meets May 13

The annual meeting of the Insurance Federation of California is to be held in San Francisco May 13.

#### Knesel with Fisher Agency

A. L. Knesel has been appointed special agent for the I. M. Fisher general

agency of Los Angeles, covering southern California and Arizona for both fire and automobile lines. Mr. Knesel was formerly special agent in that territory for the Connecticut and Westchester and more recently has operated a local agency in Los Angeles.

#### Curran Opens Own Office

W. M. Curran, who recently resigned as resident vice-president for the Union Indemnity at Los Angeles, has opened a general brokerage office in that city at 724 South Spring street.

## EASTERN STATES ACTIVITIES

#### AGENTS ASK FOR TEST CASE

Westchester County (N. Y.) Locals Protest Practice of "Forcing" Insurance Through Favored Brokers

NEW YORK, April 30.—Exercised over the practice of some mortgage companies in compelling borrowers to place insurance on mortgaged properties through designated brokerage channels, the Westchester County (N. Y.) Association of Insurance Agents calls on the National Association of Insurance Agents to make a test case of the matter, declaring it is of great importance to local agents everywhere.

The agents' resolution recites that mortgage companies' contracts contain a clause requiring mortgagors to insure against fire, earthquake, lightning, tornado, flood and steam boiler explosion for the benefit of the mortgagee, and any other insurance which may be considered necessary, all to be placed through the Remsen Brokerage Company of Brooklyn, or any other insurance broker designated.

#### Termed Destructive Competition

"It is the opinion and belief of the committee that the said mortgage companies are using their power of credit to influence the placing of insurance with favored brokers to the injury of the local agent," the resolution reads. "The local agent, through his knowledge of local conditions, his experience in handling insurance, his interest in maintaining good public relations, his contributions to local civic betterment, and his long years in building up his business, now finds himself facing a destructive competition which it is difficult for him to combat.

#### All Other Efforts Failed

"The Westchester county association has endeavored through letters, interviews and committee work, as well as through moral suasion, to bring about relief, but without success."

The agents state that this practice "strikes at the very root of the American agency system." They challenge the assumption of mortgage companies that any financial institution has the legal right to use its power of credit to influence borrowers in insurance matters.

#### NOW HAS 1,000 MEMBERS

NEW YORK, April 30.—With the accession of Leslie P. Harris of New Rochelle to its ranks, membership in the New York State Association of Local Agents rounded out a full 1,000; the only agents organization in the country to attain that mark. The New York association in its 20 years has been an unusually virile body, noticeably so within recent years, when it has dealt with several problems of major importance to local agents in an open minded way that has challenged the attention of company executives and earned their confidence. The Ohio association is next to New York in membership.

#### Hardy Is Baltimore Guest

BALTIMORE, April 30.—Edward R. Hardy of New York, secretary-treasurer of the Insurance Institute of America, was the guest of honor at the annual dinner-dance of the Insurance Society of

Baltimore. This event is a strictly social affair and ordinarily no speeches are permitted, but an exception was made for Mr. Hardy, who spoke on the good work that is being done in connection with the educational courses which the society conducts. About 150 attended the dinner.

The annual meeting for the election of officers will be held about the middle of June.

#### Report on Maine Business

AUGUSTA, ME., April 30.—Stock fire companies' 1929 premiums in Maine totaled \$5,479,565, while \$2,291,488 in losses were paid. This was a reduction off \$45,000. The foreign stock fire companies wrote \$1,087,500 in premiums and paid \$493,922 in losses. Inter-insurers premiums were \$32,315 with \$2,108 in losses.

Premiums of Maine fire mutuals for 1929 were 560,253 and losses \$366,714. Premiums of mutual fire companies of other states were \$1,456,043, with \$505,487 in losses.

Total premiums for all companies amounted to \$8,615,678, while losses paid totaled \$3,658,820.

#### Attorney Is Blue Goose Speaker

The New England Blue Goose, at its dinner meeting held in Boston, had as its principal speaker B. A. Brickley, prominent insurance attorney. Mr. Brickley spoke on legal phases of fire insurance policies and adjustments. Following the dinner an initiation was held.

#### Eastern Notes

Henry L. Rose, grand supervisor, will attend the meeting of the Empire State Blue Goose in Buffalo, May 6.

Guido J. Casari has been appointed an examiner in the Pennsylvania department. He succeeds A. J. Murphy, resigned.

Edward J. Seagert has sold his general insurance business at Attica, N. Y., to Leo N. George and Miss Gertrude Ireland, who become partners in the agency. Mr. Seagert will devote his time to automobile insurance.

Pennsylvania charters have been issued to Lewis J. Korn & Co. of Philadelphia, with L. Newton Stitteler of Philadelphia, Adolph and Lewis J. Korn of Landsdowne as incorporators, and to Arthur B. Guest, Inc., Philadelphia. Incorporators are Arthur B. Guest, Katherine R. and Barrow Guest.

#### New England Notes

Clarence L. Randall, for over 40 years connected with S. F. Packard & Son, Brockton, Mass., died last week.

The United States Underwriters Service Bureau, 316 Turks Head building, Providence, R. I., has been started by Shea Large.

North's Insurance Agency, New Haven, Conn., has purchased from Samuel H. Kirby & Sons the building at 94-96 Elm street, the ground floor of which is occupied by the agency.

#### CHANGE IN HAIL PRACTICE

NEW YORK, April 30.—Use of the 10 percent deductible clause in hail insurance, which has been mandatory heretofore in certain sections of the east and southeast, will now be optional, its application calling for a 20 percent rate reduction. Rates and rules adopted for the 1930 season are virtually the same as those previously in force, except that rates on tree fruits and on groups have been reduced slightly.

## MOTOR INSURANCE NEWS

### DISSATISFACTION IS FOUND SINGLE INTEREST LOSSES

#### Number of Companies Declare That New Rates are Handicaps in Automobile Operations

The new rate manuals to be sent out by the National Automobile Underwriters Association will be distributed in a short time. The reorganization of the old conference caused a much larger membership. The organization is expected ultimately to lead to uniformity and standardization in automobile rates and practices. The report, however, that a different manual has been adopted for the east is rather disconcerting to automobile underwriters and companies in other sections. While, of course, the machinery of the National Automobile Underwriters Association, supplanting as it did the sectional conferences and centralizing the activities at New York headquarters meant greater cohesion, it has destroyed in a measure home rule.

#### Much Criticism Made

When the National Automobile Underwriters Association was organized it was generally understood in all sections that there would be uniform rating but seemingly in the east a revised schedule was adopted. Under the new system the old conferences become branch offices of the national body. There is an advisory committee in each jurisdiction and two directors are elected from the territory of each of the old conferences. Altogether there seems to be much dissatisfaction in the territory outside of the east. The concessions granted to some of the outside companies to enter the organization seem to have handicapped some of the old members, especially in securing finance business. Some managers in the other jurisdictions are exceedingly solicitous as to their ability to hold business in the future through agency channels or increase their business because of the concessions granted. It takes some time for new machinery to become well oiled and in right running order. There must naturally be considerable readjustment. The feeling, however, outside of the east is anything but harmonious.

#### Object to Extra 10 Percent

The chief objection seems to be to the 10 percent additional or excess commission allowed on financed cars. Under the rules finance accounts must be written at annual rates and commissions are put at 25 percent. However, for handling such accounts 10 percent extra is permitted for "expenses." The local agents feel that this excess commission will mean the breaking down of rules and the loss of business through regular agency channels.

#### COVER AMERICANS ABROAD

Complete automobile coverage for American tourists motoring in Europe with their own automobiles is provided in a new policy issued by the American International Underwriters for the National Union companies. Resident agents in Europe have been assigned to serve assureds who are charged with law violation.

In addition to the regular coverages provision is made for accident to the insured. Transit by railroad or inland railway and on short sea passages between the continent and the United Kingdom and the continent and North Africa is also covered.

For an additional premium guarantees will be issued for the insured in favor of automobile clubs or steamship agencies who grant custom passes to enable the motorist to pass custom barriers without molestation or inconvenience.

Cars are rated on the basis of English treasury horsepower, plus full value of the car, accessories and spare parts.

#### Transient Laborers Seeking Work in New Fields Go South With Financed Used Cars

Predictions that the glutted used car market together with industrial depression would greatly increase the moral hazard for automobile theft and fire have not yet been realized, according to the experience of most automobile underwriters.

The experience of one company in the middle west is typical. In Feb., 1930, the company had total loss claims under fire and theft policies for four cars insured for less than \$500 as compared with fourteen such claims in Feb. 1929. There were eleven claims of this kind in March, 1930, while there were fourteen in March, 1929. The April experience is less favorable this year, but it is not considered grave. So far there have been 14 total loss claims in April as contrasted with 16 for the entire month of April, 1929.

#### Industrial Cities Are Problem

A number of automobile officials agree that virtually the only exceptional losses, which may be attributed to industrial conditions are those under single interest coverage in favor of companies financing used cars in industrial communities. Moreover the single interest collision losses are increasing.

Automobile insurers are the victims of transient laborers in manufacturing cities, who bought used cars in the spring and summer of 1929 through companies financing used cars. Now, out of work, many of these purchasers have departed in search of jobs in other cities, driving away in their cars without advising the finance companies. Another popular method of escaping obligation to the finance corporation is to crack up the car in a collision. The wreck is left in charge of the financing agent, who collects from the insurer under single interest collision.

A number of suspicious automobile officials anticipate development of the greatest moral hazard among persons who have purchased cars of a price beyond their capacity to pay. The owner of an inexpensive or a second hand car, according to these observers, is now economizing by not operating his automobile. He can weather the depression. But the man with a Ford pocketbook who, in boom days, bought a Nash, or the man with a Nash pocketbook who bought a Cadillac is now subjected to the greatest temptation. He has assumed a staggering obligation and automobile officials fear that he will exploit the insurance company.

#### Automobile Underwriters Move

The Chicago branch office of the Automobile Underwriters of Dallas, Tex., which has been located for eight years at 2328 South Michigan avenue, has been moved into A-2108 Insurance Exchange building. The office continues in charge of Will D. Curtis.

#### Start Liquidating Michigan Mutual

LANSING, MICH., April 30.—Liquidation of the scanty assets of the Automobile Protective Association, Battle Creek auto mutual, is to be started immediately by George G. McDan, designated by Commissioner Livingston as the active receiver. An examination by the department, on which the application for a receivership was based, showed the mutual's assets at less than \$500 and its liabilities at more than \$5,000.

#### May Take Up Auto Insurance

SALT LAKE CITY, April 30.—The Utah State Farm Bureau is planning to enter the automobile insurance business. It has had a fire association for some years now and recently announced its intention of adding life insurance.

## IN THE CANADIAN FIELD

### CALVERLY IS MADE MANAGER

#### Travelers Fire Arranges to Establish an Agency Organizations in Quebec and Ontario

The appointment of John Calverly as manager in the provinces of Quebec and Ontario has been announced by the Travelers Fire. He will have his headquarters in Montreal.

While the Travelers has been licensed since 1866 and the Travelers Indemnity since 1915, the Travelers Fire only applied for licence in 1929. It has provincial licenses to operate in Quebec, Ontario and British Columbia.

Mr. Calverly has been a resident of Canada 35 years. For the last 10 years he has been connected with the Employers' Liability, first serving as western fire manager with headquarters in Winnipeg, while during the last five years he has been assistant fire manager at its head office in Montreal.

#### Handles Mutual Group

TORONTO, April 30.—G. C. Kilborn, who has been with a wholesale hardware supply house, has been appointed Ontario manager for Canadian Hardware & Implement Underwriters, with headquarters at Toronto. It represents the Retail Hardware Mutual, Hardware Dealers Mutual Fire and Minnesota Implement Mutual.

#### May Inspect Farm Risks

WINNIPEG, April 30.—Plans for the inspection of all farm risks, in order to reduce the high loss ratio on this class of business in Manitoba, Saskatchewan and Alberta, are now being formulated

by several stock companies. The tentative plan is to form an inspection association, and to assess each company in proportion to its income. It is thought that if the plan is found to be feasible it will have a marked effect on the loss ratio.

#### Transfer Canadian Management

MONTREAL, April 30.—Following the retirement of Thomas F. Dobbin on account of illness, the Canadian management of the British General and British & European has been transferred to John Holroyde, who is also Canadian manager of the Commercial Union and Palatine.

#### Blue Goose Has Open Meeting

WINNIPEG, April 30.—The first open meeting of the Manitoba Blue Goose was attended by about 40 members. Charles Heath, superintendent of insurance for the province of Manitoba, was a guest and there were also guests from St. Paul, Minn., and Calgary. S. L. Sterling, most loyal gander, presided.

#### Opens Montreal Branch

B. A. Dugal, superintendent of insurance of Quebec, announces the opening of a branch office in Montreal. D. Thibault will be in charge as acting inspector.

#### Employers Liability Appointment

Ernest L. Marshall, formerly superintendent of agencies, has been appointed fire superintendent at Montreal by the Employers Liability.

#### First National Licensed

The First National of Seattle has been licensed in Canada. C. A. Manlove, Vancouver, B. C., is appointed Canadian chief agent.

## MARINE INSURANCE NEWS

### ORGANIZE MARINE COMMITTEE

#### Better Understanding of Insurance Expected from Move Aided by Secretary of Commerce

WASHINGTON, D. C., April 30.—Appointment of a permanent committee consisting of one member appointed by the United States shipping board, two by the Association of Marine Underwriters, two by the American Steamship Owners Association and two by the secretary of commerce, to foster cooperation between shippers, ship owners and underwriters and create better understanding of marine insurance questions, particularly as to rate making; to adjust difficulties and to give shippers direct voice in all matters of mutual concern, was provided for in resolutions adopted by the third national conference of the American merchant marine, called by the shipping board. The resolution was recommended by a marine insurance committee, the insurance members of which were G. C. Morris, North America; Charles R. Page, Fireman's Fund, and W. D. Winter, Atlantic Mutual. The resolution provided for creation of a committee on liner classification to consider factors in classifying vessels for cargo insurance purposes and to establish an advisory list of liners covering all privately owned American lines and all lines owned by the shipping board.

#### Sub Committee's Report

The committee's report recommended that if the advisory group were established it should be asked to consider a report of an insurance sub-committee urging that ship owners and their agents refuse to sign bills of lading which contain an unqualified description of condition or quantity of cargo when cargo is known not to be as described in bill of lading.

### INTEREST IN UNIFORM BILL

#### Marine Underwriters Are Back of the Measure That Is Now Before Congress

NEW YORK, April 30.—Marine underwriters as well as bankers, ship-owners and operators, and mercantile interests generally are interested in the fate of a measure before Congress providing for a uniform bill of lading and its mandatory use in all ocean shipments. Lack of uniformity in preparing lading bills has resulted in considerable confusion, requiring scrutiny of every such statement to detect special clauses prepared by brokers anxious to secure concessions for customers. In the event of damage, claims filed thereunder have delayed settlements, and in many instances led to court action. To obviate these difficulties, the united interests in 1921 prepared a uniform bill of lading and sought an act to make its use obligatory.

#### Marine Men Active

Though less concerned than any other interests, marine underwriters displayed the most activity in urging passage of the bill, and are still leading the movement. Congress passed the bill two years ago, but emasculated it by making use of the uniform form "permissive," instead of mandatory. The natural result was that few if any shippers observed it. The measure is again up for consideration.

#### Martell Now in Field

Charles Martell, former manager of the loss department in the marine department of the Fireman's Fund at Chicago, has been assigned to duties in the field in the production end. His territory is Michigan and his headquarters Chicago.



# The National Underwriter

May 1, 1930

CASUALTY AND SURETY SECTION

Page Thirty-one

## Exposes Faults of Reciprocals

Sins of Omission and Commission Told by Donald McDonald

### ST. PETERSBURG SPEAKER

Florida Local Agent Says Exchange Contract Is Hazardous and Incomplete for Solvent Subscriber

Donald McDonald, local agent of Winter Haven, Fla., made a destructive analysis of the reciprocal automobile liability policy before the Florida Local Underwriters Association meeting at St. Petersburg. All agents, Mr. McDonald said, know that reciprocal insurance is dangerous but few of them know in detail the obnoxious features.

The first evidence that the reciprocal principle is unsound is the fact that reciprocals write only approximately 5 percent of the business in the United States. "Had this method of insuring been satisfactory, Mr. McDonald stated, "reciprocals with their cheap rates should certainly have controlled the majority of the business."

#### Solvent Subscriber Is Victim

In several states where reciprocals have failed the courts have held that the concern, being unincorporated, is subject to adjudication as a bankrupt and that each member or subscriber is liable as a partner for all debts of the concern, the solvent members being also liable for the proportion of those who are judgment proof. Therefore, if one of 1,000 subscribers to a defunct mutual were immensely wealthy while the rest were judgment proof, then the one solvent member would be liable for the total indebtedness. "If the reciprocal has failed the subscriber is in the same position as a man who has no insurance, and he may lose his home and all his possessions in satisfaction of the judgment."

Could the financial structure of a reciprocal be disregarded, Mr. McDonald said that the system would still be unsatisfactory because of the inferior character of the contract. For purposes of analysis, Mr. McDonald considered what are more or less standard provisions of the reciprocal policy. In the first place the stock company immediately after the accident assumes the burden of the assured's liability whereas the reciprocal does not enter the scene until the subscriber has been sued, judgment rendered against him and the judgment paid by the subscriber. At that late date it is supposed to reimburse the subscriber if he is still in existence and has the funds. If, however, the subscriber has been judgment proof then the victim of the accident is not indemnified.

#### Protection Is Incomplete

In addition to the exclusions contained in the contract of a stock company the reciprocal agreement contains many

## Liberty Mutual Takes Over Wisconsin Mutual

### MANAGING FIRM DISSOLVED

E. A. Piepinbrink Becomes the General Agent of the Central West Casualty at Milwaukee

The Liberty Mutual of Boston has taken over the Wisconsin Mutual Liability of Milwaukee. The Wisconsin Mutual started business in 1913 as the Workmen's Compensation Mutual Liability. Its present title was adopted in 1918. The underwriting has been in charge of Piepinbrink & Roehr, consisting of Vice-Presidents E. A. Piepinbrink and R. B. Roehr, who also conducted a general agency. The company a year ago had over \$500,000 assets and \$150,000 surplus. It had a premium income of over \$800,000. Its average loss and claim expense has been 67 percent. Mr. Piepinbrink opens a general agency at 445 Milwaukee street, Milwaukee, becoming general agent of the Central West Casualty. They also represented the Fidelity & Deposit, Hartford Steam Boiler and Maryland Casualty. R. B. Roehr will go with the Liberty Mutual, having his office in Milwaukee.

other exclusions and restrictions which, Mr. McDonald said, makes the contract "practically worthless from the standpoint of complete protection."

In order to be covered under the reciprocal's public liability and property damage contract, the subscriber's automobile must come in "physical contact" with the person or property of others. Mr. McDonald cited an actual occurrence to illustrate the weakness of this restriction. An automobile recently struck one end of a barrier which obstructed a street in Miami, causing the barrier to strike a pedestrian and break one of his legs. Since there was no direct physical contact of the automobile with the victim there would be no indemnity payable under the reciprocal contract.

Furthermore Mr. McDonald pointed out that the reciprocal contract does not provide for payment for injuries sustained by employees by reason of the operation of a car. The contract again excludes indemnity for injuries or death sustained by anyone related to the subscriber by blood or marriage, "with no limits as to distance of relationship."

#### Not Liable in Guest Suits

Another exclusion is that of indemnity not being payable for injuries or death suffered by passengers while riding in the subscriber's car. In contrast Mr. McDonald pointed to the fact that stock companies are paying millions of dollars in so-called guest claims.

Another material feature is that property damage limit of \$1,000 is limited to that amount in all under the contract rather than as respect to each accident. Under property damage, personal effects and clothing are not covered.

One of the most serious restrictions, Mr. McDonald said, is that of notice to the company after an accident. A stock company policy provides that the insured should notify the company as soon

## Fireman's Fund Indemnity Will Compete Ambitiously

### LURED BY CASUALTY PASTURE

Organization Reflects Trend Towards Acquisition of Casualty Premiums By Fire Fleets

With the organization of the Fireman's Fund Indemnity, the Fireman's Fund group is preparing to compete ambitiously for casualty premiums. The new company will be launched with capital of \$1,000,000 and surplus of \$3,000,000.

Financing is to be partly accomplished by offering purchase rights to stockholders of the Fireman's Fund, Home Fire & Marine and the Occidental. The Fireman's Fund will subscribe to 50,000 shares, the par value of which will be \$10 and the price \$40, \$30 of which will be applied to surplus. The remaining shares are to be offered to stockholders of the Fireman's Fund at the rate of one share in the indemnity company for each 7½ of the mother company.

One share will be offered for each 15 shares of the Home Fire & Marine and one for each 30 shares of the Occidental companies. Stockholders of record May 10 are eligible.

#### President Levison's Statement

President Levison of the Fireman's Fund group explained that the new company was organized in view of the growing participation of American and foreign companies in liability, casualty, fidelity and surety lines. The Fireman's Fund Indemnity was so named to give it the prestige of the group reputation, President Levison said. He predicts rapid growth for the new company.

Decision to launch a new company instead of promoting the Occidental Indemnity was made, it is said, in view of the fact that the Occidental was formed for purposes for which a modest capital structure was adequate. It was organized primarily as an accident company and to write automobile business on the Pacific Coast. But a company of greater size, officials believed to be necessary to provide for the business, which is now expected to develop.

as practicable, whereas under the reciprocal contract, "the assured shall give the association immediate written notice in no event later than 10 days at the home office. If this is not complied with, any claim against the association is void."

#### Sisters, Cousins and Aunts

Since reciprocal contracts indemnify only immediate members of the subscriber's family, meaning by that children and wife only, and the assured's authorized agents, a married son or daughter, aunt or cousin, when driving the car is not covered under the contract.

The clause in the reciprocal contract which provides towage to the nearest garage only is a further weakness. The nearest garage, Mr. McDonald said, is often a "jack-leg" concern.

The reciprocal contract provides that

## Bay State Hits at Socialists

Massachusetts Decision Dooms State Fund Plans Florida Agents Told

### OFFICIALS LOSE GRAVY

F. R. Jones Predicts Supreme Court Opinion Will Discourage Advocates of Compulsory Idea

In spiking plans for a state automobile fund, the Massachusetts supreme court struck a blow at the state fund advocates and indirectly discouraged campaigners for compulsory liability coverage, according to F. Robertson Jones, general manager Association of Casualty & Surety Executives, who addressed the annual convention of Florida Local Underwriters Association at St. Petersburg. His topic was "Automobile Casualty Insurance."

#### What the Court Held

On April 15 the Massachusetts court in an advisory report to the state senate held unconstitutional the initiative petition for establishment of a monopolistic state motor vehicle insurance fund. "In my opinion," said Mr. Jones, "that decision is the most significant and far-reaching in the whole history of the struggle of the casualty insurance companies against governmental usurpation of their business." Compulsory insurance loses favor with politicians, Mr. Jones said, when the lure of government ownership jobs, control of money and bureaucratic power is removed.

#### Financial Responsibility O. K.

Although Mr. Jones said his association condemned indiscriminate compulsory insurance, financial responsibility laws are acceptable. Mr. Jones said that Massachusetts by enforcing lower rates during the first three years of the law compelled two companies to cease operations in the state and drove five mutuals into bankruptcy. Furthermore, he said that the Massachusetts law does not produce 100 percent protection. Cars from out of the state and those owned by the state and its political subdivisions are not insured. Moreover, it is estimated that 5,000 bootleg cars are operated in Massachusetts.

Mr. Jones added that the law is not conducive to accident prevention because companies are compelled to give insurance to the most undesirable risks. It has taken insurance from the hands of the insurance companies and will reduce the agent's commission to a confiscatory level.

liability is limited to 12 months after final judgment. If the judgment cannot be collected during that period but at any later date it becomes collectible, the liability of the reciprocal shall have ceased. The burden of satisfying the judgment rests solely upon the subscriber.

## General Casualty & Surety Closes All Branch Offices

### AGENTS WILL REPORT DIRECT

**General Agencies to Replace Branches  
in Larger Cities, Vice-president  
Berry Announces**

DETROIT, April 30.—Peter J. Berry, vice-president of the General Casualty & Surety of Detroit, announces that its Chicago branch office will be discontinued May 1 and all Illinois agents will hereafter report direct to the home office.

Executives of the General Casualty have been opposed to the branch office system and say they are "firm believers in the American agency system from the general agent, who develops large territory, to the local agent, whose business centers within his own city or village." In furtherance of this policy the company has already closed its Des Moines and Indianapolis branches and will operate entirely on the agency system. The Chicago branch has been maintained since the General reinsured the business of the Republic Casualty & Surety and took over the Republic's home office in Chicago.

#### Name Chicago General Agent Soon

A claim department will be kept in Chicago and independent claim adjusters will be maintained throughout Illinois, as in Michigan, Ohio, Indiana and other states. A general agent will soon be appointed in Chicago and two special agents will look after the rest of the state. The home office force will be enlarged to care for the additional business that has previously been handled in Chicago.

A. J. Chevalier has been appointed special agent in Michigan. He has been with the Pennsylvania Surety for the past four years and was with Standard Accident for six years. T. D. Stillwell, who has been in the home office for several years, has been made special agent in Ohio, with office in Columbus.

## Results Seen in the New Jersey Motor Act

NEW YORK, April 30.—Within the five months that have elapsed since the automobile financial responsibility law of New Jersey became operative on Nov. 15 last, 12,903 motorists have been called upon to furnish evidence of their financial responsibility. Of the number 12,877 reported having secured insurance certificates, and the remaining 26 surety bonds. Failure to comply with the terms of the act resulted in the cancellation of 1,615 licenses; 310 of the number, however, being restored when proper indemnity had been secured. The efforts of the motor vehicle commissioner in enforcing the law is hampered somewhat by "widespread public ignorance, many motorists failing to appreciate that they must furnish proof of financial responsibility for even minor claims, and that such proof must be continued for three years following an accident."

#### Ask Rhode Island Investigation

PROVIDENCE, R. I., April 30.—The executive committee of the Rhode Island Association of Insurance Agents, meeting here, protested to the state board of public roads that Harold Shippee, chief inspector, is a member of an insurance agency which last year sold more than \$1,250,000 passenger bus liability cover, besides \$384,000 of bonds. The agents termed it improper for a salaried state official to engage in any private business and asked investigation of conditions, with particular reference to reports that bonds have been witnessed by clerks and others in the state automobile department and that Shippee often acted as notary. It is said 78 out of 133 licensed busses were bonded through the Shippee agency.

## Huge Award Given for Lost Taste and Smell

An unusual jury verdict with costly possibilities for casualty companies is reported from New York with the awarding of \$22,500 verdict to Pauline Goodman, a cook, against E. G. Barnard, motorist, for loss of her senses of taste and smell. She was driving with a sister when Barnard ran his car into theirs and she received a fractured skull. It was testified that sensory nerves were cut or crushed so her most valuable assets as a cook were destroyed.

Accident insurance does not specifically include the sense of taste, touch and smell as compensable, although sight and hearing are considered major losses. The interesting question is raised by this New York case whether taste, touch and smell are not equally important, or if not, how they should grade in the scale of benefits. Incidentally, the case opens many possibilities for claimants by setting a precedent of a large award for a loss not heretofore considered a major one in insurance adjusting.

## New Hampshire Mutual Now Controlled By Augspurger

CONCORD, N. H., April 30.—Control of the New Hampshire Mutual Liability of Concord has been acquired by the Merchants Mutual Casualty of Buffalo, and Owen B. Augspurger of Buffalo, president of the Merchants Mutual, has been elected president of the New Hampshire Mutual.

C. W. Brown, vice-president and secretary, and J. F. Tucker, vice-president and treasurer of the Merchants, assume the same duties and offices with the New Hampshire. Archibald Kendall, vice-president and manager of the New Hampshire Mutual since 1923, will retain his position under the new management.

The New Hampshire Mutual Liability is the largest automobile writing company in New Hampshire. It was formed some seven years ago by the reorganization of the former Underwriters Fire of Concord, a stock company. Charles L. Jackman, who has been president of the New Hampshire Mutual Liability, will confine his interests to the present Underwriters Fire and the Capital Fire, both of Concord, which are affiliated with the Firemen's of Newark.

## Building Business Too Rapidly Is Disastrous

NEW YORK, April 30.—Companies that went out strong for big production and attempted to build up a large premium income without very careful selection now find themselves in considerable difficulty. They have rolled up too much business and have not had a chance to assimilate it. It takes time for business to be seasoned. Some companies have found it necessary to cut down their income as the extra reserves and increasing losses are eating into their surplus too rapidly. This all goes to show the disaster that overtakes a company that attempts to build too rapidly.

#### Henkel Heads Milwaukee Group

MILWAUKEE, WIS., April 30.—Clarence A. Henkel, Milwaukee manager of the Norwich Union Indemnity, has been elected president of the Casualty Underwriters' Association of Wisconsin, succeeding Howard Bailey, recently resigned. Mr. Henkel was president of the association in 1924-1925. His present term of office extends until June, 1931.

William J. Patterson, regional supervisor of the Columbia Casualty and Ocean Accident, is vice-president and Theodore S. Johnson of the Robert R. Elsner Company is secretary-treasurer.

## Motor Club to Contest Commissioner's Authority

### INJUNCTION OBTAINED

**Freedy Claims Membership Salesmen  
are Insurance Agents and Must  
Have Wisconsin License**

MILWAUKEE, April 30. — The United States Motor Club of Milwaukee, with 4,000 members, has obtained a temporary injunction to restrain Commissioner Milton A. Freedy from interfering with its business. The action will test the state's power to regulate the sale of liability insurance policies in connection with memberships in automobile associations.

Commissioner Freedy contends that the salesmen who solicit combination memberships and insurance policies are in fact insurance agents and as such are amenable to licensing and other state regulations. The motor club argues that it "offers to its membership a service under which the club acts as an attorney-in-fact for the individual members without compensation to make application for and purchase insurance for the member."

Policies are placed with the People's Mutual of Wisconsin. The club charges the insurance commissioner is "seeking to compel the insurance company to violate its agreement and contractual obligations, all to the great and irreparable injury of the plaintiff corporation."

Memberships are offered by the club, one costing \$16 per year with a down payment of \$10. The salesman retains \$5. The other is the membership-insurance plan, which sells for \$39.50 a year with the same down payment, the salesman collecting 25 percent commission.

A garnishment action has been started by the club against 30 members in Racine and Kenosha, for the collection of dues. The members charge that the club failed to live up to its promises.

## New York Bill Changing Liability Limit Vetoed

ALBANY, April 30.—Governor Roosevelt has vetoed the Westall bill, which would have limited liability of a motor vehicle owner for injuries due to negligent operation of a driver other than the owner to \$5,000/\$10,000 on any one judgment for death or injuries and to \$1,000 for property damages.

The bill as drawn provided that it should go into effect immediately and probably would perhaps have required rewriting of policy forms. There was no time afforded for insurance carriers to adjust themselves. The bill was not vetoed for this reason, however. The governor in vetoing the measure said:

"Under the existing law the owner of an automobile is liable for damages for personal injury caused to a person by negligence whenever the automobile is being driven with his consent, whether on the actual business of the owner or not. Such damages are not limited by statute but are determined by a court or jury."

"This bill would still leave an owner subject to unlimited damages if he himself were driving or if an agent or employee were driving on the owner's business. This state has adopted a definite policy of providing the same rule of liability in all cases and I do not think that the limits should be changed."

#### Maryland Casualty Claim Men Confer

A conference of claim managers from all parts of the country was held at the home office of the Maryland Casualty this week. An address of welcome was made by Vice-president Edward J. Bond, Jr., followed by talks by department heads and round table discussions.

## Must Take All Offerings on Compensation in Texas

### CAN'T BAR HAZARDOUS RISKS

**Companies Allowed No Discretion Under  
Decision of State Supreme  
Court—All Carriers Affected**

AUSTIN, TEX., April 30. — All companies writing workmen's compensation insurance in Texas must accept all risks tendered to them, regardless of the hazard involved, the state supreme court holds in awarding a writ of mandamus to the United States Torpedo Company, requiring the Texas Employers to accept its application and furnish it protection. The only reason assigned for rejecting the application was that the occupation of the employees of the torpedo company is extremely hazardous and undesirable from an insurance standpoint.

The court said it is not the privilege of compensation carriers to write only the desirable risks and reject the undesirable ones. It says that when the legislature took away the common law defenses of corporations coming under the compensation law, it did not contemplate that such corporations should or would be refused compensation insurance to protect them against claims.

#### Applies to Private Companies

The Texas Employers had contended that the issuance of the mandamus would place all the extra-hazardous risks on it and leave the private companies the privilege of accepting only desirable business. On this point the court says:

"While it is true the legislature has no power to require private insurance companies to issue policies of insurance to employers under the workmen's compensation act, yet we have no doubt of its authority to require such companies, who may desire to avail themselves of the privilege of writing such policies, to comply with the terms of the act and give protection to all who are entitled to be covered by policies of insurance."

#### Rate Revision Is Likely

After reviewing in some detail the relative status of the Texas Employers and the private companies under the Texas law, the court holds that the private companies are placed in the same position as the Texas Employers and the act "requires them if they desire to issue policies under it, to cover all employers who are entitled to become subscribers."

Attention is called to the fact that private companies are forbidden to charge a less rate than the Texas Employers, which is cited as another evidence of the legislative intent not to discriminate in forcing the extra-hazardous business on that company and relieve the others of it.

#### See Rate Increase

A revision upward of many of the extra-hazardous compensation rates may now be in order. The Texas Employers submits the schedules and the insurance board approves or rejects, within its discretion, and thus decides whether the rates are reasonable, in its opinion. This would prevent the companies from enforcing an arbitrarily high rate to penalize the extra-hazardous business, but a controversy may arise as to what is fair and just.

#### Joyce Agency Enters Life Field

The Joyce & Co. agency of Chicago has entered the life insurance field by arranging to represent the Detroit Life, a division of the Insurance Securities Company. Glenn H. Knigge will be in charge of the life section. Joyce & Co. are general agents for the National Surety. The firm is one of the large operators in Chicago.



## Safety Subordinated to Indemnity Is Unwise

F. ROBERTSON JONES' VIEWS

Well Known Casualty Authority Speaks at the Insurance Division Forum in Washington

WASHINGTON, D. C., April 30.—Accident prevention is a greater need than accident indemnity, and financial responsibility laws are conducive to safety on the road, according to F. Robertson Jones, general manager Association of Casualty & Surety Executives, who contributed to the round table discussion of the insurance department of the United States Chamber of Commerce.

### Productive of Greater Hazards

By subordinating safety to indemnity, compulsory insurance measures are productive of greater driving hazards. Mr. Jones stated. This contention, he said, is proved by the Massachusetts experiment.

"Provision in the financial responsibility laws for the suspension of all driving rights until a settlement is made would make uninsured judgment debtors try to pay up instead of trying to dodge payment and certainly will induce uninsured drivers with little or no means to be more careful or to buy insurance. It is doubtful," Mr. Jones added, "if compulsory insurance could do as well, for in Massachusetts it has been demonstrated that there always will be thousands of uninsured cars, even though all are supposed to carry protection."

### Commended Ontario Law

Mr. Jones commended features of the Ontario financial responsibility laws. The permissive power to require proof of financial responsibility of drivers under 21 or over 65 is a wise provision in the Ontario law, Mr. Jones declared. Another provision Mr. Jones endorsed is that permitting an owner to file proof of financial responsibility even though he has not had an accident, this being an inducement to buy insurance.

Still another is a section which permits paying trial judgments in installments and provides that the motorist may continue to drive as long as he keeps up the payments.

Mr. Jones also commended the merit rating clauses in Ontario. Persons convicted for violation of motor laws are classified three ways: Those in the first class are required to pay 10 percent more for liability insurance than the standard premium rate; those in second class pay 25 percent more, while those in the third class pay 50 percent more.

## URNS DOWN INVITATION

Commissioner John E. Sullivan of New Hampshire received an invitation to attend a grange meeting at Exeter, where Frank A. Goodwin, former registrar of motor vehicles of Massachusetts, was scheduled to speak on his state fund automobile liability insurance bill, recently declared unconstitutional by the Massachusetts supreme court.

Commissioner Sullivan replied: "State fund insurance, championed by your invited guest, is, in my opinion, directly in conflict with the true spirit of the fundamental principles of government. Such measures may also be consistently classified as being equally as deadly to the best interest of American enterprises and government as measures advanced by the reds, communists and socialists. Therefore, I must advise that my respect for the intelligence, dignity and loyalty of the residents of the state of New Hampshire, and the oath of office which I have assumed as its governmental agent, will not permit my assembling with your invited guest."

## Decrease in Auto Cover Reported in Milwaukee

MILWAUKEE, April 30.—There has been a decrease in the number of families carrying insurance on their automobiles, according to the annual consumer analysis figures gathered by the Milwaukee "Journal."

The figures show that more than half of the families, 58.3 percent, have their own automobiles and that 99,110 families had cars in 1929. This is a gain of 1,190 in families owning their own cars, as compared to 1928. The investigation shows that 33,400 automobiles were purchased during 1929, and that 6,947 families which do not now own cars expect to buy one. It also revealed the 13,380 families expect to replace their old machines. Three thousand families in Milwaukee own two cars.

Liability insurance is the form carried by most people on their cars, the survey shows. It also revealed that 13 percent fewer families in Milwaukee carried automobile liability insurance in 1929 than in 1928.

## Federal Announces New Noncancellable Schedule

New forms and rates for non-cancellable accident and health covers are announced by the Federal Life of Chicago, effective May 1. Rate changes are noted only in the "definite income" and "superlative" policies, but the release also includes new rate sheets on the commercial policies known as the "standard," "peerless," "ideal," "super-automobile" and "paramount."

The "definite income" form, carrying units of \$100 a month income for six or twelve years, is limited, in addition, to \$15,000 death indemnity and \$300 a month total income indemnity. It pays 25 percent hospital indemnity for three months. The policy is issued with one, two and three months' elimination period. Age limits are 20 to 55, and the policy expires after age 60.

### Classes Are Combined

Classes AA, A and B have been combined, and also classes C and D. Illustrative rates in the first classification, per \$100 of monthly income, are:

Age	30 days	60 days	90 days
20.....	\$27.95	\$18.75	\$15.45
25.....	31.60	21.70	18.20
30.....	35.35	24.80	21.10
35.....	40.55	29.00	24.95
40.....	48.20	35.65	31.20
45.....	58.15	41.95	37.23
50.....	65.00	51.00	46.05
55.....	77.90	63.35	54.90

Rates for combined classes C and D are:

Age	30 days	60 days	90 days
20.....	\$30.75	\$20.60	\$17.00
25.....	34.70	23.85	20.00
30.....	38.90	27.30	23.20
35.....	44.60	31.90	27.40
40.....	53.05	39.20	34.30
45.....	62.50	46.10	40.95
50.....	76.70	56.10	50.65
55.....	93.85	69.65	60.40

### New "Superlative" Scale

The "superlative" form, limits age 16-50 for men and 18-49 for women, inclusive, bears these rates at representative ages for class AA:

Mo. Acc. & Illness	Acc. Death or Loss, etc.	30 days	10 days
\$ 40.....	\$ 400	\$12.24	\$14.16
60.....	600	18.36	21.24
80.....	800	24.48	28.32
100.....	1,000	30.60	35.40
120.....	1,200	36.72	42.48
140.....	1,400	42.84	49.56
160.....	1,600	48.96	56.64
180.....	1,800	55.08	63.72
200.....	2,000	61.20	70.80

### Writes \$5,037,488 in Quarter

Net premiums written by the National Surety of New York in the first quarter of the present year totaled \$5,037,488. After setting aside all legal and contingent reserves and allowing for the payment of \$375,000 in dividends \$373,818 was added to surplus account.

## Schedule Surety Meetings at New York During May

SECTION HOLDS GATHERING

To Recommend Standard Reindemnifying Form for Public Officials' Bonds—Discuss Nebraska

NEW YORK, April 30.—Meetings of subdivisions of the Surety Association of America are scheduled to take place here as follows: Forgery, May 7; blanket bond, May 15; fidelity bond, May 21. So far as is known, nothing important will come up at any of the gatherings, the purpose being to dispose of routine affairs.

Other than deciding to recommend to the Surety Association the adoption of a standard form of reindemnifying bond for use in connection with public official covers, little of moment occurred at the meeting of the public official bond section.

### Discuss Nebraska Action

At a later gathering with representatives of the Towner Rating Bureau, there was some discussion of the possible effect that repeal of the Nebraska state guaranty law would have upon public official risks there.

Sentiment seems to be that the hazard under such coverages would be increased, but this is purely conjectural. Time is required for definite experience. No action on bond forms or rates was taken or even considered.

## Burgoyne Heads New York Accident Underwriters Club

NEW YORK, April 30.—Twenty-four companies were represented at the annual dinner meeting of the Accident & Health Underwriters Club of New York here yesterday, at which officers were elected as follows: President, Fred C. Burgoyne, Union Indemnity; vice-president, Henry F. Schroeder, Standard Accident; secretary, Louis D. Muller, Ocean Accident; treasurer, Andrew J. Mountrey, Standard Surety.

Decision as to joining the National Association of Accident & Health Managers Club and sending a delegate to the next convention of the body at Chicago, June 7, was left to President Burgoyne.

## ATTACK SERVICE CONCERNS

NEW YORK, April 30.—Cooperation of the Brooklyn district attorney's office has been asked by the attorney general's office in a campaign to rid the community of a number of concerns masquerading as casualty companies, several of the number, it was charged, being conducted by parties formerly engaged in "ambulance chasing." Mr. Flynn said these concerns, although unauthorized to sell insurance, promise clients towing service, bail bonds in the event of arrest for traffic violation and similar privileges. While unable to say whether such service was ever rendered, the attorney general held that this was immaterial, as many of the concerns represented to subscribers that they were insurance companies.

### Boost State Health Scheme

SAN FRANCISCO, April 30.—What is apparently the opening gun in a campaign for state health insurance in California was fired by Dr. Morton Gibbons, president of the California Medical Society, Monday, when he urged members not to oppose the coming of such a scheme and to present a united front in its favor. He talked on the responsibilities of society to the poor sick, saying that doctors should not be called on to treat such patients without pay.

## State Casualty Tables

Tables showing premiums and losses of casualty and surety companies for the following states are in this issue: New York, page 42; Nebraska, 45; Kansas, 40; Missouri, 48, and Iowa 44.

Other state casualty tables ran on these dates: Minnesota, March 20; New Jersey, March 27; Pennsylvania, Kentucky, Indiana and North Dakota, April 3; Tennessee, April 10; Illinois, Michigan, Ohio and South Dakota, April 24.

## Demerit Rating Considered By Massachusetts Solons

BOSTON, April 30.—The question of the practicability of establishing a demerit rating system in connection with the operation of the Massachusetts compulsory automobile liability insurance law is being discussed here before the legislative committee on insurance.

Frank W. Grinnell, a member of the special commission, says the establishment of a demerit system would act as an added safety measure to the present law. He feels there is need for "some protective medicine."

Frank A. Goodwin, chairman of the Boston finance commission, is of the opinion that to attempt to classify policyholders on their operation record would "create added congestion in the courts, because there would be more cases fought."

Senator Brodhead declared a demerit system would act as a safety measure. He believes the system could not be operated by using only the court records, pointing out that the great bulk of the cases are settled out of court. A demerit classification system, under which a negligent operator would be penalized by added premiums, he contends could be easily established without any great added expense to the state.

## No Decision Yet in Great American Casualty Case

SPRINGFIELD, ILL., April 30.—The Illinois supreme court adjourned without passing on the mandamus suit brought by the Mountain States Life against the director of trade and commerce of Illinois in the matter of the proposed reinsurance of Great American Casualty business. It is expected that the supreme court will pass on this case at its June term. Meantime the attorney general holds the Great American can not transact business.

### MICHIGAN MAKES PROTEST

LANSING, MICH., April 30.—An appeal is being made by the Michigan department to the Illinois authorities for assistance in bringing to a halt the solicitation of renewals in this state by the Great American Casualty, which lost its license several months ago and was subsequently found to be impaired by the Illinois examiners. The Michigan department reports that premiums have been accepted for renewal of Michigan contracts as recently as March 20.

### Urges Forgery Campaign

Pointing out that forgers operate every day in the year, E. J. Walsh, general manager for Canada of the New York Indemnity, advises solicitation of forgery insurance. "Unlike certain other classes of casualty insurance," Mr. Walsh stated, "forgery insurance is not a seasonable line. It can be sold all the year around and should be pushed, especially during the so-called off season in other lines." Mr. Walsh reminds agents that two forms of forgery cover are available. Depositor's form covers all checks issued by the assured and the commercial form covers both checks issued by the assured and checks received by him in the conduct of his business.

## WORKMEN'S COMPENSATION

### REPORT ON WISCONSIN CASES

#### Commission Analyzes Compensation Losses in 1928—Construction Tops List of Compensable Injuries

The Wisconsin industrial commission reports 21,818 workmen's compensation cases settled in 1928. Of these, 229 were fatal, with average benefit per case of \$5,582. There were three permanent total disability cases, 835 permanent partial injuries, (schedules); 1,112 permanent partial injuries (relative), and 19,639 temporary disability injuries. It is shown that about 90 percent of all cases are temporary disability.

Temporary disability cases over the last ten years have averaged 24.8 days actual time lost in 226,483 cases. In 45 percent of all temporary disability cases, employees were disabled more than 21 days and recovered for the waiting period, or first week. In about 30 per-

cent of all compensable temporary disability cases, the commission found employees were disabled longer than four weeks.

Construction injuries caused the largest number of compensable injuries, there being 4,271 cases in this class. Lumber and lumber products were second with 3,154.

#### Kansas Schedule Rejected

The proposed increase in the rates for workmen's compensation insurance in Kansas has been refused by Commissioner Charles F. Hobbs. This is the second serious attempt the companies have made to secure increased rates; this time the proposed increase averaged 10.8 percent, reducing a few and leaving a few classes alone but increasing some classes as much as 60 percent.

The commissioner turned down the application because the showing did not cover a long enough period. He also held that the manual rates were improv-

erly loaded and no consideration was given court rulings regarding investment earnings.

#### Denies Criticism of Labor

BALTIMORE, April 30.—S. Blount Mason, Jr., vice-president of the United States Fidelity & Guaranty, characterizes as "perfectly absurd," the recent statement of Henry Broening, president Baltimore federation of labor, that thousands of workers between ages of 35 and 50 are being forced out of work by workmen's compensation. "This charge is in line with other sensational statements now circulating in regard to the cause of unemployment," Mr. Mason said, "and is untrue in every particular; at least as far as stock and casualty companies are concerned. I feel certain it is also untrue as to other insurance companies. There would be no reason for discriminating against the elderly through contracts such as are alleged in this story—even if possible. Our statistics do not show that they are undesirable risks, and in practice we ignore the ages of employees of our compensation policyholders altogether."

#### Maine Hearing May 14

AUGUSTA, ME., April 30.—The first public hearing on the Maine workmen's compensation insurance law and the adequacy of the rates, as ordered by the 1929 legislature, will be held in Augusta May 14.

#### "Bootleg" Contractors Bad Risks

Contracting risks in New York are bad hazards largely because of "bootleg" contractors who operate on a shoe-string, Frances Perkins, New York industrial commissioner, stated at the New York building congress. Miss Perkins said the building industry is next to the worst hazard in the state, being ex-

ceeded only by window cleaning. She urged an organization for prevention of industrial accidents in the building trade, where she says there is a "frightfully high accident and severity rate." The bootleg contractor does not carry compensation, fails to report accidents, has no accident prevention organization, puts up scaffolds of poor quality uninspected wood, forgets to inspect his machinery and equipment and allows men to work with unsafe tools and equipment.

#### Seek Higher Virginia Rates

NEW YORK, April 30.—Casualty officials will be interested in learning the attitude of the Virginia corporation commission toward the revised workmen's compensation rates now being prepared by the inspection and rating bureau of Virginia, which are intended to become effective July 1. Recent amendments to the compensation law it is figured will add 10 per cent or more to the cost of insurance.

#### Dominion Loss Ratio 71 Per Cent

OTTAWA, CAN., April 30.—Employers liability and workmen's compensation claims in Canada, as shown by a compilation of the companies' reports, were lower by 4.28 percent last year than the year before. Workmen's compensation has for many years been a thorn in the side of the casualty business and the loss, though lower than in 1928, continues. The rates made for compensation have so far failed to put the companies on the right side of the account, but the companies are not entirely to blame as the rates for compensation come under the different provinces. The premiums for 1929 were \$5,635,817 and claims incurred were \$4,049,639, or 71 percent of premiums, compared with premiums of \$4,626,602 and claims of \$3,522,173, or 76 percent, for 1928.

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## ACCIDENT AND HEALTH FIELD

### WANT FURTHER REGULATION

#### Insurance Men See Necessity of Having Stricter Laws Governing the Burial Associations

Friends of the Negro are preparing to seek legislation in Illinois which will provide for greater supervision of burial and funeral associations which are particularly active among colored people in Chicago. These organizations are collecting, it is said, from \$12,000 to \$15,000 a week from Chicago Negroes. More and more they are becoming competitors of older companies soliciting industrial business among the Negroes as well as of Negro life, accident and health companies.

Until recently there was no state restraint whatsoever upon the operation of the burial and funeral pools. The law now requires submission to the state insurance department of an annual statement, but it is said that this is not adequate supervision because the department is not privileged to examine the books of the pool.

Insurance men criticize the system on the ground that members of burial and funeral associations might more profitably invest the same funds in life insurance, although nominally it might seem that members of the pools get a greater return. This, critics say, is not true. The joker is the fact that the beneficiary of what might be called policy in the burial association is the funeral association. Accordingly what may be represented to the members as a \$400 funeral might be provided by the funeral association for slightly more than \$100. Of course one undertaker is favored with the business and he is head of the association.

Insurance men claim that for the same weekly payment, more actual cash could be provided for the beneficiary than the actual cost of the funeral. The legislation to be sought will provide state authority to examine the books of the pools.

Competition of these associations has

been noticed especially in Chicago this year by life, accident and health companies when unemployment is such a grave problem. During January, February and March the weekly debits of nearly all the Negro industrial companies slumped. Lapses were most numerous among day laborers. To counteract this a number of the companies have initiated an intensive campaign among salaried Negroes including domestics. This program has met with some success and most companies report April debits on the upswing.

Another problem which Negro underwriters are facing now is the replacement, especially in the south, of Negro by white labor. Now that jobs are scarce whites in the south are willing to accept work which heretofore was disdained. This process has been quickened during the present crisis in the labor market.

### 1929 BUSINESS IN OHIO

#### WRITTEN BY MUTUALS

Of the assessment companies writing health and accident insurance in Ohio last year, the Ohio companies had \$996,778 in premiums and \$539,966 losses. The Central Casualty led with \$259,340 premiums and \$107,460 losses. The National Masonic Provident had \$153,613 premiums and \$63,921 losses. The Cleveland Accident had \$129,676 premiums and \$78,687 losses. The Buckeye Mutual Health had \$124,800 premiums and \$107,134 losses. The rest of the companies had less than \$100,000 in premiums. Of the outside companies the Mutual Benefit Health & Accident of Omaha had \$475,394 premiums and \$302,164 losses. The Woodmen Accident had \$157,208 in premiums and \$102,022 losses.

#### Conference Entertainment Program

The entertainment schedule for the annual meeting of the Health & Accident Underwriters Conference at Wawasee, Ind., June 3-5, has been announced.

The first round of a 36-hole golf tour-





## "GENERAL" VIEWPOINTS

### III—*The Purse of Fortunatus*

Fortunatus, you will recall, was the youth upon whom the goddess Fortune bestowed a magic and inexhaustible purse. Draw upon it as Fortunatus would, he never could empty it.

The purse of General Surety Company is large but not inexhaustible. Remote though the contingencies may be, it is nevertheless possible to conceive of a series of events so unexpected and catastrophic as to wipe out a surplus to policyholders of ten million dollars. But the economic gods have endowed General Surety Company with another purse, a modern purse of Fortunatus, which no cataclysm can diminish, no drafts deplete.

The contents of this second purse are not listed upon its ledgers, are not included in the computation of its capital funds, yet are as necessary to the successful fulfillment of its corporate life as are the bonds and stocks in its vaults or the gold and silver in its banks.

In that second and inexhaustible purse we find the gold of good faith. In that faith our name is signed, our seal affixed, our word given. It is our pledge of eighteen karat indemnity, our warrant of fulfillment in letter and spirit, our assurance of the swift, ungrudging and honorable redemption of every obligation.

We find there, too, the silver of service. Not merely service to agents, not just efficiency in the production of insurance, but a far broader service extending beyond the personal into the com-

munal horizons. It is a service based upon the threefold concept of a duty owed to our policyholders, a duty owed to our stockholders, and a duty—owed to ourselves—to justify our corporate existence by playing a constructive part in the society from which that existence is derived.

As we find in gold and silver a strengthening alloy of copper, so also in our second purse we find the humbler but essential copper of capacity. General Surety Company is trained in its functions. It knows its business. It has no monopoly of skill, experience and knowledge—no company ever will have—but, not content with equipment already adequate, it will not rest until that distant day when skill cannot be increased, experience ripened or knowledge broadened.

These, then, the gold of good faith, the silver of service and the copper of capacity, make up our modern purse of Fortunatus. The more we draw upon them, the more we have. And the more we spend of these, the more certain we are that that other purse, which the world calls capital and surplus, will ever continue to grow.

General Surety Company is under no delusion that it is unique. Proud of its own position, it is proud also of that of its great contemporaries. It is proud of their spirit of equity, of their public mindedness, of their capability. And it is proud of its and their participation in an endeavor which those qualities have raised, in a few brief decades, from the level of a business to the dignity of a great profession.

*E. J. Donagan*  
Executive Vice-President

## GENERAL SURETY COMPANY

340 Madison Avenue, New York

Capital and Surplus \$10,000,000

B. E. JOLINE, Assistant Secretary  
in charge of production

Member { SURETY ASSOCIATION OF AMERICA  
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There's no way out..

... for your client when you approach him with the many coverages of the Universal Casualty. There's money in the miscellaneous lines for you. Are you getting it?

EDWARD T. HARRISON  
President



nament will be played Tuesday afternoon and the final 18 holes Wednesday afternoon. Heretofore there has been a qualifying round to determine the handicaps, but this year the handicap of each player will be determined by taking the ten lowest scores of the year. For non-golfers there will be a speedboat trip on Lake Wawasee Tuesday afternoon and a sightseeing trip around the lake Wednesday. A bridge and tea will be held for the ladies at the Tippecanoe Golf & Country Club Tuesday afternoon and a trip Wednesday to Ligonier and back by way of Winona Lake. The banquet will be held Wednesday night. A meeting of the executive committee has been called for Tuesday night, June 3.

#### To Dedicate Home Office

President H. R. Kendall of the Washington Fidelity National of Chicago announces dedication exercises at the new home office in conjunction with the managers' meeting and convention which will be held in Chicago early in October.

#### Hirons With Pacific Mutual

C. B. Hirons has resigned as manager of the Great Northern Life at Los Angeles to become claim representative for the Pacific Mutual Life at Dallas, Tex., with headquarters at 714 Linz building. Mr. Hirons was formerly secretary and manager of the Fort Wayne Mercantile, which was reinsured by the Great Northern.

#### Augusta Managers Organize

AUGUSTA, GA., April 30.—The managers of all the health and accident companies doing business in Augusta, both white and colored, have formed the Adjustment Association of Augusta to combat fraudulent claims that are filed against the different companies. Similar organizations are being formed all over Georgia.

#### People's Mutual Life Chartered

A charter has been issued to the People's Mutual Life & Casualty of Alexandria, Va., to write life, health and accident. The officers are: Clinton H. Brown, president; James A. Brown, secretary; W. Selden Washington, treasurer.

#### Celebrates First Birthday

State Auditor Clell Coleman, head of the insurance department of Kentucky, and Bush W. Allin, insurance commissioner, attended the banquet given by the Atlas Life & Accident, Campbells-ville, Ky., to its directors and field men on its first anniversary. Lee Sims of Harrodsburg, Ky., newly named as a director, accompanied Messrs. Coleman and Allin.

#### New Policy to Bridge Gap

A new accident-health policy to fill the four months' gap between disablement and payment of total disability benefits is being prepared by the Business Men's Assurance of Kansas City, Mo. The new policy, which may be described as a special supplement, will be effective May 1. It may be written separately to protect fully those insured for accident and health in other companies or may be written supplementary to the Business Men's Assurance policies now in use.

Practically all of the insurance commissioners have agreed upon extending the three months' waiting period under the disability clause in life policies, to four months. The new policy provides for payments beginning the third day and has a liberal provision for hospital payment.

#### Must Maintain Reserve

LINCOLN, NEB., April 30.—Commissioner Dort has issued an order to all domestic companies and associations writing accident and health policies that hereafter when they write policies for more than one year they must put up and maintain a reserve of not less than the full unearned premiums, computed upon 50 percent of the premiums collected. The law is silent on this point. It requires a 25 percent reserve on one-

year policies, all that were written at the time it was enacted. Assessment associations, which have not been maintaining reserves, and are not required to under the law, will have to do so in the future under this ruling, where they write policies for more than one year.

#### Washington Experience Given

SEATTLE, April 30.—Figures on accident and health business in Washington show that the premium income for 1929 was \$3,227,457 as compared to \$3,048,963 for 1928. The loss ratio was 58 percent, compared to 52.3 percent in 1928.

Production of the leading companies and their loss ratios follow: Mutual Benefit, \$350,922, 62 percent; Northern Life, \$328,482, 49 percent; Travelers, \$282,944, 54.9 percent; Pacific Mutual Life, \$191,704, 53 percent; Aetna Life, \$178,808, 75.8 percent.

#### Company Moves, Increases Capital

The Western National, organized in 1928 and writing mainly industrial accident and health insurance, has filed two amendments to its charter, one increasing its capital from \$35,000 to \$75,000 and the other changing its place of business from Sherman, Tex., to Fort Worth.

#### Companies Liquidated

Alvin S. Keys of Springfield, Ill., who is official liquidator of the Illinois Insurance department, has been appointed receiver for the American Underwriter Health & Accident of Springfield, Ill., and the Plymouth Casualty of Springfield, both assessment accident and health associations.

#### Accident Notes

Business of the National Travelers Casualty of Des Moines for the first three months of the year shows a gain of 20 percent over the corresponding months last year.

The Protective Association of Canada has been licensed in Canada to transact accident and sickness insurance, as limited in the association's charter. E. E. Gleason of Granby, Que., is chief agent.

The accident and health department of the Wisconsin National Life, Oshkosh, Wis., of which H. L. Brandt is superintendent, showed a \$4,000 increase in premium income the first quarter of the year.

R. C. Carson, Jr., has been appointed associate manager of the life department and manager of the accident department of the Rockwood Company, general agent for the Travelers in Chicago. He succeeds S. S. Chisholm, who resigned to take up personal production work.

#### Washington Casualty Results Good

SEATTLE, WASH., April 30.—Figures on casualty insurance in Washington in 1929 reveal that this branch of insurance is experiencing very satisfactory growth. Net premiums for 1929 were \$12,262,161 with a loss ratio of 45 percent.

The Lumbermen's Mutual Casualty, carrier for the Automobile Club of Washington, had a rather unfortunate experience with net premiums of \$31,739 and losses of \$45,339, or a loss ratio of 143 percent. On liability business it had \$6,904 premiums and \$32,275 losses. The Northwest Casualty, formerly the club's carrier, terminated its contract a year ago.

#### Revoke California Drivers' Licenses

SAN FRANCISCO, April 30.—According to a statement credited to Harry Huston, attorney for California motor vehicle division, 36 motorists have had their drivers' licenses revoked for failure to pay judgments rendered against them under the new financial responsibility act which went into effect last August as a substitute for the compulsory automobile liability plans agitated for several years.

#### Correction in Michigan Table

In the Michigan casualty table published last week the Michigan Mutual Liability was credited with having written \$229,021 in workmen's compensation premiums. This should have read \$2,295,021. This was a typographical error. The total of workmen's compensation for all companies was correct.

After having been located for the past seven years at 59 Malden Lane, the Globe Indemnity's New York City metropolitan office, under the supervision of Vice-President Thomas J. Grahame, moved its headquarters to 60 John street.



## FIDELITY AND SURETY NEWS

### HEARING ON CONTRACT BONDS

**Superintendent Conway Reserves Decision on Rates and Practices—Donegan and Lofgren Speak**

NEW YORK, April 30.—E. J. Donegan, executive vice-president of the General Surety, and H. J. Lofgren, comptroller of the National Surety, presented the case for surety companies at a meeting in the office of Superintendent Albert Conway here Monday, when contract bond rates and practices were reviewed. Superintendent Conway feels that one of the factors responsible for the depression in building construction is the heavy rate scale for bonds.

Speakers explained hazards of the business and practices of underwriters in handling it. In view of the great importance of the subject, further discussions will be held before Mr. Conway makes a decision.

### LLOYDS CASUALTY HAD NO EXCESS COVERAGE

Through a regrettable slip the Boston correspondent of THE NATIONAL UNDERWRITER in noting the confessed speculation of close to \$500,000 by G. A. Rivinius, Boston sales agent for G. H. McFadden & Brothers Co. of Philadelphia, stated that the Lloyds Casualty had an excess fidelity bond on Rivinius of \$200,000. What was meant was that the excess coverage was in London Lloyds. The Lloyds Casualty, a stock corporation, had no bond of any kind upon G. A. Rivinius, nor has it a bond on the Atlantic National Bank of Boston, from which according to his story, he secured a considerable sum of money by means of fictitious bills of lading.

London Lloyds has been driving heavily for excess fidelity and excess blanket bond coverages in recent years and has a considerable number now in force. The similarity in the name of the concern with that of the Lloyds Casualty led to the error.

### Lansing Bank Shortage \$137,000

LANSING, MICH., April 30.—Responsibility for the \$137,000 shortage in the note division of the Capital National bank has been assumed by two former assistant cashiers, J. Harold Sessions and Ralph Parker, who are assisting bank officials and surety company auditors in unraveling their involved operations which permitted them to embezzle \$137,000 and lose practically the entire sum on the stock market in the past five years. The entire loss, it is understood, will be shared by the

Standard Accident and Fidelity & Casualty, as a new \$1,000,000 blanket bond taken out by the Guardian Detroit Union group, with which the Capital National was affiliated, had become effective only March 1 and it is understood there were no speculation shown between that time and the date of discovery.

### Milwaukee Association Elects

MILWAUKEE, April 30.—The Surety Underwriters Association of Milwaukee, at its annual meeting, elected H. H. Thomas, manager for the Fidelity & Deposit, president; George Hoff of Hoff & Goetz, manager for the United States Fidelity & Guaranty, vice-president, and T. Z. Clayton of Hackett, Hoff & Thierman, secretary.

The executive committee includes Alfred A. Miller, vice-president Gaedke-Miller Agency, general agents Maryland Casualty; Henry Meigs of Meigs & Cope, state agents Southern Surety; Julius M. Egerman, Chris Schroeder & Son Company; Robert A. Boers, Aetna Casualty, and H. W. Hitchings, Fidelity & Casualty.

### New Salt Lake City Bond Plan

SALT LAKE CITY, April 30.—The Salt Lake City government has decided on cumulative bonds for all principal receiving and disbursement officers, while term bonds will continue on minor officials. The cumulative bonds, which will be renewed each year, are to apply on all deputy city recorders, the chief deputy treasurer and all clerks in the treasurer's office. A number of other offices are also included. The finance commissioner said that past methods of bonding made it possible for embezzlements to exceed the bonds.

### Advance Testimony Ordered

Testimony in advance of trial as to whether the London & Lancashire Indemnity refused to proceed in carrying out a contractor's performance bond after it had been notified of default by the contractor, is required of the company by Justice John Ford of the New York supreme court in a suit by the Cemetery Gardens. The bond was for \$10,000, providing that the company after default could proceed, or secure others to proceed, with performing the contract. Cemetery Gardens demanded that the contract be performed. This ruling was in line with several others made in recent months, to all of which carriers have objected strenuously on the ground that they would be forced to give testimony and be cross examined by the other side in advance of trial, thus jeopardizing their cases.

### Thomas Made Superintendent

Alfred A. Thomas has been appointed superintendent of the surety department of the northern California branch of the Union Indemnity.

## WITH BURGLARY UNDERWRITERS

### "TARGET RISKS" ARE INSURED

**J. J. Iago Explains Difference Between Company Figures and Those of Crime Record Bureaus**

BALTIMORE, April 30.—"Statistics of insurance companies can never agree with those compiled by crime record bureaus," declared John J. Iago, vice-president in charge of the burglary department of the Fidelity & Deposit, in discussing a statement that Baltimore has the lowest burglary rate among the great cities of the country. "We estimate that only about one out of 25 persons who may need burglary or robbery insurance is insured, and presumably those who are in the greatest danger of loss by burglary or robbery will seek insurance. Consequently our statistics

deal in a large measure with what might be called 'target risks.'

"The experience of the companies seems to agree with the national committee of uniform crime records because Baltimore enjoys a very low insurance rate as compared with other large cities. For example, the rate for robbery insurance on mercantile establishments in Baltimore is less than one-third of the corresponding rate in Chicago, only one-half the corresponding rate in St. Louis and Kansas City and is one-third lower than in New York City.

### Differences Hard to Explain

"Burglary underwriters claim to know something about the differences in crime frequencies as between various large cities, but few of them profess to know the reason for these differences.

"Recent study of the records of bank burglaries and robberies shows that very

# ESSENTIALLY

agency companies,  
recognizing the value  
of full cooperation by  
the Home Office with  
men in the field.

## United States Fidelity and Guaranty Company

R. HOWARD BLAND, *President*

## Fidelity and Guaranty Fire Corporation

R. HOWARD BLAND, *President*

FRANK A. GANTERT  
*Vice-President and General Manager*

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BALTIMORE, MARYLAND

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LIABILITY	LIABILITY	THEFT	HEALTH
PROP. DAMAGE	TEAMS	PLATE GLASS	WORKMEN'S
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FIRE AND LIFE  
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## Paging--Mr. Agent!!

We want capable men to represent this specialized stock automobile insurance company in the following states.

Alabama	Michigan
Arizona	Minnesota
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Illinois	Pennsylvania
Indiana	Tennessee
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You will be given a sound, high quality, complete protection, low cost automobile policy to offer clients—a policy that sells easily and stays sold.

You will receive an unusual contract that will enable you to greatly boost your premiums.

Write today for further information

C. M. Nichols, President

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Chicago, Illinois

### Two claims paid every working minute

A minute passes almost before you can count one hundred—yet within that time the Washington Fidelity National pays, on an average, two claims.

This is at the rate of 125 claims every working hour, or 1000 claims every eight hour day. Because so many claims are handled every day, a smooth functioning claim department has been perfected that insures almost unbelievable rapid and satisfactory service to the clients of our agents.

It goes without saying that all these claims are paid promptly. This company has always had that reputation. Our method of handling claims has been one of the reasons why our representatives have been so successful.

It is still possible for you to make 1930 your best Life, Accident and Health Year if you inquire about an agency connection now.

### WASHINGTON FIDELITY NATIONAL INSURANCE COMPANY

H. R. KENDALL  
Chairman

1607 Howard Street, Chicago

G. R. KENDALL  
President

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few banks located in the states along the Atlantic seaboard are robbed, and that the overwhelming majority of bank burglaries and robberies occur in the middle west and southwestern states. Here again, the underwriters can point to the fact, but can not attempt to explain its cause. They find that some of the modern banks in the middle west, equipped with every up-to-date device for the prevention of burglary and robbery, are easy victims, while old established banks in states like Rhode Island, having the most antiquated types of safes and vaults and other such mechanical paraphernalia, are not attacked."

#### Gets After Detective Concern

Commissioner Wysong of Indiana will this week ask the Marion county prosecutor to begin quo warrant proceedings against the Detective Guaranty Association, to show why its charter should not be revoked, alleging that it is exceeding the corporate powers of the horse thief detective act under which it is incorporated. The commissioner maintains that, in issuing policies of indemnity, it is exceeding the intentions

of the statute. It does not come under the jurisdiction of the insurance department at present and an effort has already been made to declare its agents subject to the agency qualifications act, but without success.

#### Notes Pacifist Tendency

John J. Chester, Jr., prosecuting attorney of Franklin County, O., finds that insurance largely has caused an increase in Ohio crime, as bank and filling station officials have instructed employees not to resist holdup men. The official says robbers gain confidence when they know they will not be resisted and thus they take little chance in a holdup. Burglary insurance men say there are no statistics to prove or disprove this theory, but they believe the practice may be a factor in determining loss ratio in some sections.

#### Piqua Bank Insured

The Travelers, American Surety and the Fidelity & Casualty are credited with having a line each on the Citizens National Bank and Trust Co. of Piqua, O., which was robbed of something less than \$10,000 in currency by holdup men April 11.

## NEWS OF THE COMPANIES

### NEW COMPANY IS ABANDONED

#### Charter of Suburban Casualty Forfeited When It Fails to Complete Organization

NEW YORK, April 30.—Failing to complete the organization of the Suburban Casualty of White Plains within two years, the charter is declared forfeited. The \$103,390 subscribed to its capital of \$300,000 is returned to the subscribers by the insurance department, without deduction of any kind. In the past two years close to 40 casualty and surety companies have advised the department of intended organization. Few of the number, however, ever got beyond the promotion stage. The debacle in the stock market last October and the general business depression that has since obtained provided a wet blanket to the launching of new enterprises, except

such as were backed by men of tried underwriting experience.

#### Reinsures California Business

The Equitable Life & Casualty of Louisville has disposed of its California business to E. H. Smith, general agent at Oakland, Cal., who has reinsured it in the newly formed Equitable Insurance Company of Oakland, a mutual. California was the only west coast state in which the company operated. It will continue operating in six states, Minnesota, Colorado, Illinois, Indiana, West Virginia and Kentucky.

#### Casualty Company Notes

The Export Indemnity has been licensed in Kentucky and California.

The American Bonding of Baltimore and the Interboro Mutual Indemnity of New York have been admitted to Maine.

The Public Indemnity has been licensed in Nebraska and has named the C. C. Blackwell Company as state agent.

## CASUALTY PERSONALS

April 25 was the 52nd anniversary of the birth of President Charles H. Holland of the Independence Indemnity of Philadelphia. He was born in Glasgow, Scotland, in 1878 and after starting in the insurance business at age 19 was sent to Australia by the Royal to organize its casualty business in that country. He afterwards did the same work in New Zealand. He came to the United States in 1910 to form the Royal Indemnity and also organized the Eagle Indemnity for the Royal interests. Mr. Holland is universally recognized as a prominent figure in casualty insurance circles.

William B. Joyce, chairman of the board of the National Surety Company, arrived in New York from his winter home in Beverly Hills Cal., April 27. He had been ill for some time but is now fully recovered.

Clyde V. Gossage, assistant superintendent of agencies for the Union Indemnity and the New York Indemnity, is back at his desk in New Orleans after an extensive northern trip.

Frank Maloney of the Atlanta office of the Fidelity & Casualty is the author of an unusually well written article in the April issue of the company's house organ. After noting the gaiety in Tampa, Fla., at the annual celebration of Gasparilla Day, Feb. 3, Mr. Maloney contrasts it with the deep-seated gloom of several citizens of the community at

the same time, when they were called on for assessments to make good claims against a defunct reciprocal of which they were members. Mr. Maloney says that Jose Gasparilla, whose capture of Tampa years ago affords the occasion for the annual jollification of the town, was a freebooter who did not disguise the fact, but the reciprocal "slyly gained the friendship" of Tampa motor club officials, distributed contracts at low cost, and then died "in the usual agencies of financial starvation with the usual receivership obsequies."

H. C. Hoge, attorney in charge of claims for the Massachusetts Bonding in Chicago and vice-president of the Casualty Adjusters Association there, died suddenly last week from a stroke. He had been ill two weeks. Mr. Hoge had been with the Massachusetts Bonding in Chicago for about six years.

Charles H. King, for 26 years resident manager for the Fidelity & Casualty in Ohio, was honored at a banquet in Cleveland attended by President Wade Fetzer, Vice-president A. J. Ferres and

#### Position Wanted

Married man, age 40; fifteen years' experience in casualty lines as branch and agency manager. Successful personal accident producer. Desires connection with a good, progressive company offering prospects of future advancement. Address P-52, The National Underwriter.



Frank O'Brien of the New York home office, and E. A. Henne, vice-president of the America Fore western department at Chicago. The affair was conceived, sponsored and managed entirely by agents. Mr. King was presented with a set of matched golf clubs. W. E. Flickinger of Cleveland was toastmaster.

**Edwards R. Fish**, long a prominent figure in the field of power engineering, has been appointed chief engineer of the boiler division of the Hartford Steam Boiler. He is a former president of the American Boiler Manufacturers Association, and at present is a director of the American Uniform Boiler Law Society. He has also served on the council of the American Society of Mechanical Engineers.

**George R. Fulton**, field secretary of the United States Casualty, has been confined to a Louisville hospital for three weeks, undergoing several operations for a carbuncle. Mrs. Fulton has gone there from New York to be with him. Mr. Fulton's trouble started while in Louisville on company business.

**Edward C. Stone**, United States manager of the Employers Liability, is making a trip through the middle west visiting some of the Employers agencies. He was in Cincinnati Tuesday conferring with Thomas Hanlon, general agent for Ohio, Kentucky, Tennessee and West Virginia.

Mr. Stone will speak at a luncheon meeting of the Automobile Insurance Association of Missouri in St. Louis May 2 on financial responsibility laws.

**E. J. Collins**, vice-president and for 40 years manager of the burglary and plate glass department of W. A. Alexander & Co. of Chicago, has announced his retirement. Mr. Collins has achieved a reputation as a painstaking and thorough underwriter. Joseph W. Johnson, who has been with the Alexander firm for 10 years, is Mr. Collins' successor.

The **Automobile Underwriters** of Dallas is now issuing a house organ known as the "AUC Broadcast." It is a paper devoted to automobile insurance of various kinds. It is up to date in every particular.

**John J. Hall** of the National Bureau of Casualty & Surety Underwriters has been in Nashville assisting the state in its "save-a-life" campaign against defective automobile equipment and reckless driving.

Two elements enter into automobile accidents, he said, the human element and the mechanical element. Since the human element is exceedingly difficult to handle, the safety campaigns have concentrated on mechanical elements, which is the more spectacular of the two.

**B. Conway Taylor**, manager of the Richmond branch of the United States Fidelity & Guaranty, spoke before the class of political science and economics at the Virginia Military Institute.

**Harold A. Hodges**, connected with the Federal Surety of Davenport for six years, and now general attorney for the company, was married recently to Miss Marie Lamb of Davenport.

#### Would Revive Iowa Speed Limit

DES MOINES, April 30.—The automobile casualty list has grown to such proportions that the next legislature will be asked to reenact the old law making the speed limit 40 miles an hour, it is announced in insurance circles. The last legislature repealed the speed limit law.

The contention is that reckless driving has been stimulated since all restraint has been removed. The traffic department of the Des Moines police force says accidents in this city have increased 24 percent since the repeal of the law. The absence of restraint has also led to reckless driving on country highways.

## Results in Three Missouri Cities and the State in 1929

(CONTINUED FROM PAGE 8)

	St. Louis		Kansas City		St. Joseph		Remainder of State		Total	
	Prem's Recd.	Losses Inc.	Prem's Recd.	Losses Inc.	Prem's Recd.	Losses Inc.	Prem's Recd.	Losses Inc.	Prem's Recd.	Losses Inc.
Minn. Implement Mut.....	1,670	103	1,541	374	506	22	61,246	1,286	64,964	1,787
Minnesota Fire.....	3,086	.....	5,079	15	240	.....	16,856	3,890	13,883	204
Monarch Fire, O.....	31,286	29,303	.....	.....	.....	.....	2,807	7,512	34,094	36,816
Natl. Ben Franklin.....	6,623	5,842	5,410	1,829	1,396	115	23,836	18,579	37,267	26,367
National Fire, Conn.....	78,446	46,576	98,433	49,348	5,644	10,270	197,432	97,701	379,957	203,896
Natl. Liberty, N. Y.....	50,329	44,808	10,639	12,551	5,737	—763	71,284	60,603	137,989	117,199
Natl. Reserve, Ill.....	22,245	33,142	.....	.....	.....	.....	19,475	7,411	41,720	40,553
Natl. Retailers Mut., Ill.....	7,402	222	3,403	1,962	464	.....	4,546	3,117	15,817	5,301
Natl. Security, Neb.....	2,500	1,017	197	13	.....	.....	8	84	2,706	1,116
Natl. Union, Pa.....	35,896	16,625	87,128	40,387	66	.....	67,595	57,947	190,685	114,961
Netherlands Ins. Co., Hague.....	—308	—1	179	.....	.....	.....	.....	.....	—129	—1
Newark.....	15,363	10,837	18,301	13,911	1,634	—15	15,565	5,805	52,156	28,623
New Brunswick, N. J.....	12,130	11,412	4,674	7,606	1,661	1,476	15,565	5,805	34,031	26,302
New England, Mass.....	2,905	277	1,954	54	136	19	2,792	276	7,788	628
New Hampshire.....	35,206	33,840	9,611	4,463	4,130	1,677	34,406	21,914	83,355	61,895
New Jersey.....	17,164	14,258	10,882	2,527	4,430	129	5,356	5,263	37,834	22,179
New York Fire.....	7,115	4,645	5,901	5,901	.....	.....	4,778	2,009	19,350	12,556
New York Und.....	111,334	49,640	32,403	16,238	5,841	3,843	55,485	55,352	205,064	125,074
Niagara Fire, N. Y.....	54,996	33,916	10,535	12,191	1,652	766	13,894	29,378	81,079	76,252
N. British & Merc.....	26,173	9,558	48,390	11,625	3,915	73	92,091	29,602	170,571	50,860
Northern Assur., Eng.....	54,384	44,899	34,335	26,181	2,328	128	28,183	10,147	118,932	81,356
Northern, N. Y.....	39,943	16,128	18,751	5,397	4,051	1,951	695	3,978	63,441	27,455
North River, N. Y.....	30,103	16,973	8,839	6,271	3,517	6,006	64,414	42,639	106,874	71,890
Northwestern F. & M.....	919	797	2,368	1,616	1,027	10	1,057	609	5,373	3,034
Northwestern Natl., Wis.....	221,241	98,690	55,840	23,900	5,592	1,737	47,210	37,798	329,884	162,127
Norwich Union, Eng.....	25,452	17,692	6,549	10,094	2,296	274	37,163	9,480	71,462	37,542
Old Colony, Mass.....	303	1	263	49	.....	.....	.....	.....	616	1
Orient, Conn.....	10,901	429	11,534	1,177	2,075	3,068	7,933	3,977	32,444	8,652
Pacific Fire, N. Y.....	54,883	15,502	10,712	2,433	4,607	1,795	25,714	11,259	95,917	30,990
Palatine, Eng.....	12,289	9,023	3,694	46	15,191	6,920	7,430	9,243	38,605	25,233
Patriotic, N. Y.....	46,922	25,416	1,363	34	1,266	2,466	4,748	1,122	54,069	29,038
Pennsylvania Fire.....	11,187	8,270	3,423	72	1,291	230	3,651	3,584	19,553	12,157
Peoples Natl., N. Y.....	12,877	17,856	4,877	5,172	4,609	1,624	54,044	7,552	75,719	32,206
Phoenix, Eng.....	—87	.....	—67	.....	.....	.....	103	176	—51	176
Philadelphia F. & M.....	66,068	26,336	24,523	8,015	2,546	520	6,093	2,394	99,332	37,267
Philadelph., Conn.....	9,915	3,073	6,405	1,061	575	248	1,671	4,038	18,568	8,420
Potomac, D. C.....	44,665	39,120	29,374	15,124	6,465	4,608	477,268	345,975	558,373	404,828
Preferred Risk, Kan.....	42,943	13,998	9,990	5,611	2,357	122	19,561	8,765	72,853	28,498
Presidential F. & M.....	6,875	181	12,083	56	.....	.....	2,973	1,187	21,731	187
Providence Wash.....	16,558	7,097	247	7,942	.....	.....	7,880	6,523	26,887	21,564
Provident Fire, N. Y.....	23,485	5,970	17,258	7,655	3,414	2,910	29,280	27,100	73,438	43,636
Public Fire, N. J.....	2,921	2,644	1,080	315	1,080	321	661	957	5,111	4,249
Queen, N. Y.....	73,315	10,193	2,132	22	30,092	750	.....	.....	105,539	10,966
Reliance, Pa.....	70,435	44,838	4,722	4,428	1,929	2,106	30,492	8,539	107,589	59,912
Republic, Pa.....	7,394	6,215	2,990	3,098	746	310	6,748	1,809	17,879	11,433
Republ. Tex.....	8,031	8	.....	.....	.....	.....	.....	.....	8,031	8
Rhode Island.....	12,687	159	.....	.....	.....	.....	15,566	.....	28,685	159
Rochester Amer., N. Y.....	47,455	37,242	14,508	4,739	4,395	508	37,797	38,277	104,157	80,768
Royal Exch. Assur., Eng.....	1,906	980	981	379	137	42	6,247	2,081	9,272	3,483
Royal, Eng.....	31,121	35,741	54,923	11,861	1,273	773	32,463	8,187	119,781	56,653
Safeguard, N. Y.....	47,264	21,821	5,982	6,236	5,785	171	132,952	69,188	191,985	97,417
St. Paul F. & M., Minn.....	15,723	5,533	.....	153	29	11,058	13,748	26,934	26,934	19,311
Scottish Union & Nat.....	42,870	22,796	7,716	4,523	5,084	810	65,690	39,262	121,361	67,393
Seaboard F. & M., N. Y.....	61,102	18,998	31,183	20,915	3,492	1,580	41,715	29,247	137,493	70,743
Security Fire, Conn.....	2,366	55	691	.....	380	651	3,867	157	7,306	864
Sentinel, Mass.....	45,764	17,246	12,640	11,971	4,885	2,285	45,873	29,445	109,163	60,949
Southern Fire, N. Y.....	2,905	277	1,954	54	136	19	2,792	276	7,788	628
Springfield F. & M.....	17,437	1,905	.....	.....	.....	.....	7,962	.....	25,399	1,905
Standard Federal, Ia.....	103,465	42,288	28,452	28,728	10,512	1,267	301,914	164,700	444,344	236,986
Standard, N. J.....	1,798	4,177	5,841	862	219	15	8,749	211	16,609	5,267
Standard, Conn.....	51,533	24,425	5,287	2,482	.....	.....	376	305	57,197	27,212
Star, N. Y.....	12,949	9,794	1,780	25	1,041	1,172	9,521	7,003	25,292	17,995
State Assur Co., Ltd., Eng.....	13,355	5,805	4,173	1,198	1,199	249	26,777	17,967	45,506	25,220
State F. & M., Ill.....	17,816	1,858	2,503	13,530	—349	337	12,379	6,730	32,349	22,455
Stuyvesant, N. Y.....	2,797	330	720	612	355	.....	6,847	2,889	10,721	3,832
Svea F. & L.....	36,257	24,373	8,895	23,171	1,835	511	40,622	4,600	87,610	52,657
Sun, Eng.....	19,290	9,375	18,953	2,874	3,166	1,008	1,912	2,218	43,323	15,477
Superior, Pa.....	25,161	11,778	10,966	4,078	4,078	200	30,965	21,262	81,795	44,207
Sussex Fire, N. J.....	10,401	4,312	1,715	7,288	731	20	11,591	15,261	24,079	26,881
Sylvania, Pa.....	10,093	4,199	6,056	1,590	.....	.....	672	310	16,822	6,101
Tokio M. & F.....	6,867	260	7,355	56	1,642	143	4,048	432	19,914	892
Transcontinental, N. Y.....	26,145	18,014	7,856	5,411	3,228	31	3,228	473	40,891	23,929
Transportation.....	2,354	2,328	5,747	1,074	24	24	3,030	211	11,133	3,638
Travelers F. Conn.....	42,290	17,912	4,217	388	86,069	26,626	180,223	83,474	83,474	83,474
Trinity Fire, Tex.....	47,646	39,324	28,571	5,357	615	277	1,172	1,252	30,359	6,887
Twin City Fire, Minn.....	8,881	13,414	1,931	8,476	270	.....	6,058	11,159	27,950	27,950
Union, Eng.....	15,444	2,000	2,522	2,211	456	2,022	7,479	10,018	25,903	16,253
Union, China.....	34,767	8,012	2,550	1,772	4,890	2,998	10,132	12,382	52,341	25,165
United Firemen's.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
U. S. Merch. & Ship, N. Y.....	6,562	3,789	325	.....	.....	.....	12,200	6,760	18,763	10,775
Universal N. J.....	4,537	8,786	9,910	506	4,798	4,800	21,158	4,861	40,404	18,954
Victory, Pa.....	38,110	13,906	21,492	8,767	2,802	19	13,495	2,144	75,900	24,838
Westchester F. N. Y.....	8,948	6,215	2,569	3,098	525	310	6,848	4,224	18,891	13,848
Western, Toronto.....	55,045	20,165	19,271	10,891	4,647	444	19,118	43,789	98,083	75,290
Western, Kan.....	7,621	6,232	10,259	9,632	972	2,334	17,702	4,615	36,555	22,815
World F. & M., Conn.....	27,327	16,285	4,027	2,106	543	.....	13,568	9,608	45,467	28,000
Yorkshire, Eng.....	6,875	2,471	.....	.....	475	264	5,887	1,386	13,238	4,122
Zurich F., N. Y.....	20,205	33,204	12,643	2,106	1,104	797	11,864	10,401	45,817	46,510
	64	.....	668	.....	3	.....	536	.....	1,273	.....

#### MUTUALS

Central Mfrs. ....	7,297	591	2,070	3,325	601	.....	24,711	10,016	34,680	13,933
Druggists Mut., Ia. ....	285	.....	309	.....	88	.....	7,673	2,010	8,357	2,010
Fidelity Mut. Fire, Ind. ....	758	25	1,859	323	81	18	4,821	1,112	7,521	1,480
Glen Cove Mut., N. Y. ....	1,836	—54	1,330	1,012	31	.....	1,103	846	4,302	1,804
Grain Dealers Natl. Mut. ....	3,994	88	1,915	1,065	874	362	26,173	13,785	32,957	15,301
Hardware Dealers Mut., Wis. ....	1,684	936	1,541	35	506	111	52,654	27,211	56,387	28,229
Indem. Mut. Mar. As., N. Y. ....	502	125	.....	.....	.....	.....	15,941	20,670	502	125
Ind. Lumbermen's Mut. ....	2,413	25	1,614	14,036	.....	.....	.....	20,122	24,721	24,721
Iowa Stat (Mut. ....	.....	.....	.....	.....	.....	.....	—25,041	14,095	—25,041	14,095
Jefferson Mut., Mo. ....	27,662	17,179	.....	.....	.....	.....	.....	.....	27,662	17,179
Lumber Mut., Mass. ....	1,105	9	2,075	13,319	827	.....	17,460	16,303	21,469	29,631
Lumbermen's Mut., O. ....	5,622	6	6,618	13,583	422	18	17,004	10,992	25,668	24,602
Mich. Millers Mut. ....	9,857	34	6,420	2,130	3,456	3,023	27,381	5,996	47,116	11,184
Millers Mut., Ill. ....	16,840	4,299	5,769	2,529	1,479	423	44,659	23,233	68,749	30,485
Millers Mut., Tex. ....	2,341	28	1,453	893	358	181	12,725	2,118	16,879	3,221
Millers Mut., Ill. ....	16,840	4,299	5,769	2,529	1,479	423	44,659	23,233	68,749	30,485
Mill Owners Mut., Ia. ....	9,568	35	6,158	2,679	2,246	321	29,491	6,099	47,463	9,134
Millers Mut. Fire, Pa. ....	1,629	64	1,017	487	278	226	7,103	6,674	10,029	7,453
Minn. Implement Mut. ....	1,670	103	1,541	374	506	22	61,246	1,286	64,964	1,787
Mutual Fire, Mo. ....	.....	.....	.....	.....	.....	.....	13,800	6,768	13,800	6,768
Natl. Implement Mut., Minn. ....	103	.....	374	.....	22	.....	10,720	617	11,221	617
Northwestern Mut., Wash. ....	5,202	64	6,141	2,990	—79	.....	30,429	3,236	41,694	6,291
Ohio Millers Mut. ....	1,992	7	441	.....	138	.....	19,132	29,078	21,636	29,086
Pa. Lumbermen's Mut. ....	445	6	532	13,319	85	.....	8,221	8,471	9,284	21,797
Pa. Millers Mut. ....	2,146	55	1,187	721	748	.....	6,943	273	11,025	1,048
Retail Hdwe. Mut., Minn. ....	1,670	936	1,541	35	506	1,361	59,886	37,204	63,604	39,538
United Mut., Mass. ....	4,254	52	2,095	879	171	.....	19,144	7,747	25,664	8,675
Washington Mut., Mo. ....	32,892	16,893	.....	.....	.....	.....	249	900	33,141	16,892
Western Gr. Deal. Mut., Ia. ....	.....	.....	393	400	103	5	306	.....	802	405
Western Millers Mut., Mo. ....	1,910	42	25,488	21,988	1,389	211	20,498	4,744	49,486	26,991

# Premiums and Losses in 1929 in KANSAS on All Casualty Lines

	Total Premia \$	Losses \$	Auto. Liability Premia \$	Losses \$	Other Liability Premia \$	Losses \$	Work. Comp. Premia \$	Losses \$	Fidelity-Surety Premia \$	Losses \$	Plate Glass Premia \$	Losses \$	Burglary Premia \$	Losses \$	Prop. D. & Col. Premia \$	Losses \$
Aetna Cas. ....	129,657	40,630	18,657	12,123	694	204			44,316	6,429	6,065	2,440	18,326	6,359	37,427	12,717
Aetna Life .....	242,605	108,432	50,618	26,989	29,309	4,064	115,408	55,310								
Aero Indem. ....	1,129				936										167	
Alliance Cas. ....	3,221	546	1,420	315	20		143	5	92		398	43	325		771	183
Amer. Auto. ....	161,936	61,746	103,313	38,267											56,623	23,479
Amer. Bonding .....	22,064								21,472		10		581			
Amer. Employers .....	81,180	33,246	21,425	9,798	6,804	446	33,174	19,542	5,804	200	1,070	192	2,381	1,008	9,858	1,947
Amer. Indem. ....	3,769	436	2,448	60											741	320
Amer. Mine Owners .....	5,493	1,312					5,493	1,312								
Amer. Mut. Liab. ....	33,368	11,398	507		1,403		31,068	11,338								
Amer. Surety .....	110,824	20,746	18		10		41		101,187	16,597	964	35	8,583	4,114	21	
Associated Indem. ....	7,506	769	344		594		6,394	769							155	
Bankers Indem. ....	3,338	13	498		52				1,697						324	13
Central Mut. Cas. ....	2,398	965	346	15							1,784	938				
Central Surety, Mo. ....	100,216	28,883	26,696	6,865	5,155	439	26,050	12,225	18,789	951	8,494	3,425	1,472	794	13,232	4,183
Central West Cas. ....	27,014	7,061	11,985	2,769	1,958		553	284	3,986	89	2,864	694	52		6,675	3,314
Century Indem. ....	2,111	4	230		104		429	4	1,197				87		113	
Columbia Cas. ....	28,091	16,022	5,192	116	2,309		5,896	13,586	6,088	17	981	273	1,764	25	2,639	357
Commerce Cas. ....	1,098		414		25		91		50		61		178		183	
Commercial Cas. ....	13,540	6,790	3,847	1,936	286		1,768	2,321	1,013		724	26	223		2,305	847
Continental Cas. ....	236,954	84,886	33,078	5,987	5,065	528	31,580	15,918	12,018	126	3,038	1,166	8,627	9,892	15,486	3,665
Constitution Indem. ....	36,726	7,905	8,155	1,163	1,770		10,787	5,692	9,094	202	274	18	2,065	41	4,080	787
Consolidated Indem. ....	136								136							
Detroit Fid. & Sur. ....	15,237	6,090			290		2,213	1,735	2,727	84	1,141	216	2,163	4,015	2,392	1,656
Eagle Indem. ....	15,811	8,525	4,384	262												
Employers Cas. ....	7,351	1,641	130		1,165		6,020	1,641							36	
Employers Liab. ....	131,650	37,827	16,916	1,391	10,452	71	85,490	36,036	1,655	2,749	1,240	183	3,763	456	9,993	1,991
Employers Mut. Cas. ....	14,053	3,133	4,969	200	838	40	5,034	2,247			351	14	125		2,577	632
Employers Reins. ....	39,642	8,751	11,673	480	6,512		4,436	549	1,251				2,704	176	2,877	3,078
Equitable Cas. & Sur. ....	772				4				748				20			
Excess .....	6,636	49	12		925		2,265		3,324				28		6	
Federal Surety .....	113,356	33,672	14,029	680	2,836	4	28,828	8,958	42,481	12,380	3,104	893	2,610	291	8,356	2,001
Fidelity & Cas. ....	56,982	25,897	7,050	10,373	2,363	50	18,908	14,481	12,229	3,791	2,770	1,319	3,847	1,266	3,105	1,097
Fidelity & Dep. ....	157,614	29,112							145,937	27,055	465	211	11,213	1,846		
Fidelity Union Cas. ....	16,113	8,117	8,173	4,650	90						126	110	19		7,528	2,477
General Accident .....	116,156	63,410	4,097	1,059	3,030	1,367	24,845	14,465			699	136	2,185	87	2,202	1,176
General Cas. & Sur. ....	65,642	20,166	25,928	2,722	536	34	10,672	9,955	1,413	1,562	1,268	417	95	8	19,678	5,476
Georgia Cas. ....	9,880	3,242	2,623	346	1,371	208	95	739			4,129	1,398	536		1,127	561
Glens Falls Indem. ....	23,823	4,123	5,027	1,452					9,783	2,338	483	246	4,077	1,500	2,527	139
Globe Indem. ....	50,091	24,919	2,530	179	3,978	205	35,106	23,512	8,550	1,033	163	75	812		1,236	884
Hardware Mut. Cas. ....	8,191	1,957	4,453	854	134						1,104	381	20		2,479	723
Hartford Accident .....	315,033	127,744	48,562	14,713	30,085	1,913	140,852	85,022	24,413	4,583	9,948	3,436	22,390	10,616	20,243	8,406
Indem. of Amer. ....	7,536	9,598	6,012	7,397											870	1,962
Indem. of No. Amer. ....	42,668	23,454	14,267	16,141	1,531	660	10,253	5,690	6,721	1,596	1,421	621	2,616	242	4,861	2,960
Independence Indem. ....	59,632	17,071	3,176	2,373	5,504	15	18,803	9,632	11,338	3,266	1,173	786	4,584	516	3,115	1,451
Kansas Bank Sur. ....	88,127	89,217							88,127	89,217						
Liberty, Ohio .....	6,958	2,045	3,024	184	47						454	149			2,177	1,543
Liberty Mutual, Mass. ....	13,339	5,203	1,030	25	1,090		11,012	5,155	25						173	23
Lloyds Cas. ....	8,355	3,154	72		575		122		567		9,981	3,154			38	
London & Lanc. Indem. ....	981	13	23		118		107		409	13			241		12	
London Guar. ....	68,003	29,048	14,488	2,588	4,638	409	35,550	21,309	303	170	274	60	1,917	13	7,066	3,225
Lumb. Mut. Cas. ....	71,219	25,182	8,394	1,886	5,892		50,963	22,052	—19		1,332	181	66		4,590	1,062
Maryland Cas. ....	105,083	76,694	17,622	2,700	15,468	660	54,861	33,142	47,236	21,437	3,114	1,707	6,125	3,719	9,676	2,943
Mass. Bonding .....	34,324	14,923	1,596	962	432		682	502	8,010		1,312	482	779	2,022	769	232
Medical Prot. ....	30,395	11,633			30,395	11,633										
Metropolitan Cas. ....	17,126	5,112	3,095	442	853		2,213	536	6,043	3,337	2,126	517	1,290	250	1,490	29
National Cas. ....	34,939	10,509	10,245	2,132	245		1,973	1,559	1,850		380	177	678		4,752	652
National Sur. ....	168,593	26,659							126,381	13,620	994	380	40,421	12,653		
National Union Indem. ....	86,209	14,299	15,436	9,327	13,023				5,995		1,214	315	38,891	2,029	8,065	2,627
New Amsterdam .....	39,896	13,782	1,174		2,666	16	11,327	6,838	20,790	6,246	597	199	1,673	54	493	64
New Jersey Fid. & Pl. Gl. ....	20,267	8,345	261	175	1,387		6,255	2,682	7,943	3,634	2,259	1,238	2,692	230	490	186
New York Cas. ....	5,730	1,213	569	220	33		40		1,996		2,804	861			298	132
New York Indem. ....	38,637	24,633	10,989	3,696	2,226	70	10,220	15,302	4,302	73	1,852	510	3,474	1,783	5,551	2,348
Norwich Union .....	595	5,120	73		55		513	5,093			1,925	803	1		63	27
Ocean Accident .....	107,162	51,392	18,382	1,892	10,782	10,621	34,893	40,559	1,289	1,002	2,403	1,005	21,696	17,945	9,075	3,202
Ohio Cas. ....	96,813	35,681	34,675	15,314	389				2,484		3,764	1,482	1,289	1,806	32,106	11,489
Phoenix Indem. ....	263,129	117,753	56,610	32,493	9,016	1,003	63,278	47,223			5,998	2,432	24,861	8,259	29,260	13,684
Preferred Acc. ....	8,828	3,050							4,073	1,391			245		311	53
Pennsylvania Surety .....	238	694	51		35				485						32	
Royal Indem. ....	165,661	70,439	35,475	11,599	10,935		69,795	42,602	16,650		13,329	559	13,329	2,800	14,584	8,124
St. Paul Merc. Ind. ....	23,841	4,768	20,185	4,111	274						980	296	28		2,374	361
Southern Sur. ....	239,353	71,816	18,918	127	14,014	278	85,468	29,619	66,203	21,204	2,212	490	4,668	3,172	9,047	1,070
Standard Acc. ....	84,223	34,117	14,434	2,834	4,121	303	26,284	13,589	9,317	5,779	2,184	460	4,182	3,910	7,792	1,289
State Farm Mut. Auto. ....	96,982	33,029	28,169	7,459											41,675	25,466
Sun Indem. ....	2,621	1,392	1,109	4	70		330	249	427	767	93		239	340	302	94
Transportation Indem. ....	1,519		282		843		25				20		63		284	
Travelers .....	418,694	198,887	69,551	33,739	27,852	1,542	215,287	118,509			5,203	2,080	19,861	6,329	48,408	14,403
Travelers Indem. ....	81,961	24,668	15		6,277	60										
Union Auto. Cal. ....	23,292	6,398	11,505	1,975					2,752	152					8,097	4,271
Union Indem. ....	49,021	41,671	2,886	15,104	4,568	40	30,800	21,018	6,663	291	232	717	1,119	27	2,173	4,167
Universal Auto. ....	99,977	22,919	39,461	4,273							125	2,885			30,124	11,162
U. S. Casualty .....	27,632	17,187	14,180	5,676	1,174	2,086	1,094	5,399	927		989	159	2,017	958	2,637	1,508
U. S. Fid. & Guar. ....	586,585	289,812	54,283	40,641	36,137	9,883	304,822	197,465	136,397	17,057	7,883	3,200	15,857	8,447	28,987	10,859
U. S. Guar. ....	4,259		23		209		250		2,958				688		40	
Universal Cas. ....	1,456	22	802	</												



## (CONT'D FROM PRECEDING PAGE)

	Premiums	Losses
Southern Sur. ....	\$ 121	\$
Travelers .....	816	1,200
United Life & Acc. ....	2,842	1,348
Total, 1929 .....	\$ 120,458	\$ 34,242
Total, 1928 .....	93,492	31,901

## CHECK FORGERY

	Premiums	Losses
Gen. Indem. ....	\$ 333	\$
Total, 1929 .....	\$ 333	\$

## CREDIT

	Premiums	Losses
Amer. Cred. Ind. ....	\$ 14,527	\$ 1,793
London Guar. ....	36	27
National Sur. ....	797	.....
Southern Sur. ....	.....	152
U. S. F. & G. ....	85	.....
Total, 1929 .....	\$ 14,445	\$ 1,918
Total, 1928 .....	15,695	16,552

## STEAM BOILER

	Premiums	Losses
Amer. Employ. ....	\$ 299	\$
Columbia Cas. ....	660	.....
Eagle Indem. ....	201	.....
Empl. Liab. ....	361	.....
Empl. Mut. Cas. ....	149	.....
Fidelity & Cas. ....	2,971	621
Excess of Amer. ....	17	.....
General Acc. ....	504	477
Hartford S. B. ....	49,979	4,067
Independ. Ind. ....	5	.....
London Guar. ....	1,262	3
Maryland Cas. ....	1,461	220
N. Y. Indem. ....	179	580
Ocean Acc. ....	5,498	246
Royal Indem. ....	1,855	1,250
Union Indem. ....	76	.....
Travelers Ind. ....	4,363	48
Universal Cas. ....	26	.....
Total, 1929 .....	\$ 68,726	\$ 7,512
Total, 1928 .....	59,824	4,871

## ENGINE AND MACHINERY

	Premiums	Losses
Aetna Cas. ....	\$ 15	\$
Amer. Employ. ....	10	.....
Columbia Cas. ....	334	.....
Eagle Indem. ....	67	168
Employers Liab. ....	527	.....
Empl. Mut. Cas. ....	8	.....
Fidelity & Cas. ....	132	.....
Hartford S. B. ....	14,555	2,279
London Guar. ....	65	.....
Maryland Cas. ....	2,821	1,156
Ocean Acc. ....	327	5
Royal Indem. ....	1,126	1,943
Travelers Ind. ....	532	.....
Universal Cas. ....	45	.....
Total, 1929 .....	\$ 18,018	\$ 5,551
Total, 1928 .....	41,721	10,692

## SPRINKLER LEAKAGE

	Premiums	Losses
Aetna Cas. ....	\$ 3,706	\$ 208
Maryland Cas. ....	705	9
Total, 1929 .....	\$ 4,411	\$ 217
Total, 1928 .....	2,549	1,682

## LIVE STOCK

	Premiums	Losses
Hartford L. S. ....	\$ 2,172	\$ 1,447
Total, 1929 .....	\$ 2,172	\$ 1,447
Total, 1928 .....	2,421	1,678

## WANTED

General Agency representation of Casualty Company with substantial financial standing and with attractive automobile schedule of rates. Must also write all other lines. Liberal commission arrangement essential. Address P-46, The National Underwriter.

## Brokers Wanted—Chicago

We have accommodations for good brokers. General agency office for all lines. Personal attention given your business and we can make attractive arrangement. Address P-45, The National Underwriter.

## SPECIAL AGENT WANTED

Large Company has opening for young man with full knowledge of Casualty and Surety business. Prefer one with Detroit and Michigan experience. State age, qualifications and salary expected. Address P-47, The National Underwriter.

## PAYROLL AUDITOR

of unquestioned integrity and ability desires connection to cover Oklahoma, Kansas or Texas. Can render tactful co-operation on collections and office adjustments.

## "A COMPANY MAN"

Address P-51, The National Underwriter

## CASUALTY CHANGES

## BROWN GIVEN HIGHER POST

Becomes Vice-president and Secretary of Eureka Casualty of Los Angeles, Succeeding B. L. Dowell

C. S. Brown has been elected vice-president and secretary of the Eureka Casualty of Los Angeles, succeeding B. L. Dowell, formerly vice-president and general manager, who resigned recently. For the past 2½ years Mr. Brown has been assistant secretary in charge of the fidelity and surety department. His insurance experience covers more than 20 years. He was manager of the bonding department of the Fidelity & Casualty at Buffalo, N. Y., for seven years, later going with the Globe Indemnity.

Verna M. Montgomery becomes assistant secretary in charge of the automobile department. Lillian M. Rossetter has also been elected assistant secretary but will continue her duties with the investment department.

## Names New Chicago Specials

Arthur F. Evans and William C. Slater have been appointed special agents in Chicago for the United States Fidelity & Guaranty. Mr. Evans was formerly in the security underwriting department of the Chicago office.

## Opening Chicago Office

NEW YORK, April 30.—Spacious quarters for a branch office have been secured by the Seaboard Surety of this city in the Insurance Exchange, Chicago. The new office will serve as headquarters for a resident vice-president whose identity will shortly be announced. The opening of a branch at Chicago will give the Seaboard seven branches, as others previously were established at Boston, Cleveland, Detroit, Newark, Pittsburgh and Washington, D. C.

## Burkett Gets New York Casualty

Arthur Burkett has been appointed general agent for the New York Casualty in Oklahoma City. Mr. Burkett operates a local agency there.

## Get Car &amp; General in Nebraska

Reynolds Bros. of Fremont have been named as general agents for the Car & General, which has just been licensed in Nebraska to write liability and miscellaneous coverage, including aircraft.

## Wootan in Life Insurance

John D. Wootan, a solicitor in the Chicago office of the American Surety under Manager J. L. Maehle for four and a half years, went with the Leonard Ellsworth general agency of the Provident Mutual Life in Chicago May 1 as an agent. Mr. Wootan's experience is largely in the surety business.

## Henry Is State Agent

R. M. Henry of Memphis has been appointed Tennessee state agent of the Automobile Underwriters of Dallas. L. O. Brady of Memphis becomes special agent in the state.

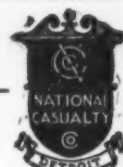
## Sues to Dissolve Mutual

KANSAS CITY, MO., April 30.—Joseph B. Thompson, state superintendent of insurance, has brought suit in circuit court here to dissolve the Travelers & Operators Mutual of Missouri. The petition also asks an injunction to prevent the company from doing further business.

According to the petition, the company failed to comply with the insurance laws of Missouri and has not maintained legal reserves. It has been writing liability insurance, largely on taxis and service cars.

## Casualty Man Wanted

Casualty Man desired; about thirty years of age with experience underwriting automobile fleets, public liability lines, elevator inspection work, workman's compensation insurance, etc. All replies treated strictly Confidential. Location Cincinnati, Ohio. Address P-41, The National Underwriter.



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Detroit, Michigan

W. G. Curtis, President

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Agent No. 7

Beginning with the third week of January, 1930, Truman Kiester of Elgin, Illinois, wrote twenty-one "apps" by the 31st of that month. This was an average of 1½ applications per day.

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President  
Income Bldg., South Bend, Indiana

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# Premiums and Losses in 1929 in NEW YORK on All Casualty Lines

	Total Premiums	Total Losses	Auto. Liability Premiums	Auto. Liability Losses	Other Liability Premiums	Other Liability Losses	Work. Comp. Premiums	Work. Comp. Losses	Fidelity-Surety Premiums	Fidelity-Surety Losses	Plate Glass Premiums	Plate Glass Losses	Burg. Theft Premiums	Burg. Theft Losses	Prop. D. & Col. Premiums	Prop. D. & Col. Losses	
Aero Indemnity.....	68,840	1,744			34,513	1,369	13,343	82							8,055	293	
Aetna Casualty.....	4,170,606	1,463,832	712,854	263,469	17,942	4,121	815	1,341	1,000,660	375,561	147,919	56,783	424,827	144,767	1,187,906	495,903	
Aetna Life.....	8,610,118	4,227,760	2,394,701	1,156,041	1,832,740	595,504	3,297,711	1,942,924									
Allied Mut. Liab.....	1,894,727	1,039,319	250,211	55,489	230,464	90,520	1,319,658	865,440									
Amal. Mut. Auto. Cas.....	296,732	51,572	247,377	47,417													
Alliance Auto. Pa.....	1,030,191	94,796	362,041	14,680	147,353	4,501	218,588	29,802	121,234	21,129	13,449	1,266	52,395	5,503	115,223	17,669	
Amer. Auto. Mo.....	708,692	157,703	634,093	116,693													
Amer. Bond, Md.....	10	80							10	80							
Amer. Employ.....	914,659	348,048	417,718	134,124	91,501	17,495	180,547	108,217	32,592	23,307	25,140	9,973	16,059	6,400	132,391	45,108	
Amer. Mut. Liab.....	3,856,024	1,888,960	581,784	132,176	236,072	38,433	2,813,630	1,648,592	5,737	14	80		295	81	218,426	69,864	
(Amer.) Lum. Mut. Cas.....	1,117,572	291,063	474,714	143,546	62,021	2,060	437,122	80,662			2,550	1,145	413	106	171,708	62,260	
Amer. Reins.....	418,752	109,161	154,672	40,232	205,654	64,230	21,522		19,106				2,594		10,343		
Amer. Motorist.....	203,100	18,852	6,748	14,553	21,881		156,200	1,066							2,110	7,677	
Amer. Surety.....	2,314,226	514,283	17,999	335	14,419	6	9,537	415	2,098,408	466,946	18,375	6,035	132,476	40,445	3,006	54	
Auto. Cab Mut. Indem.....	508,849	354,821	499,041	294,041											99,808	60,781	
Bakers Mutual.....	270,872	65,383			50,325	10,042	230,548	55,341									
Bankers Indem.....	81,245	7,433	4,161	3,308	5,510	274	1,088	782	62,523	1,250	11		827	149	2,233	621	
Butchers Mut. Cas.....	119,683	28,735			4,070	201	99,800	23,627			15,034	4,907					
Car & General.....	562,335	232,078	385,788	151,624	6,171	8	10,119	97			14,121		126		122,235	73,065	
Citizens Cas.....	295,414	26,404	150,957	10,635	1,649		1,207				1,143	201			59,645	14,338	
Century Indemnity.....	1,043,817	261,214	351,994	41,675	136,458	18,841	275,066	81,529	105,078	75,506	22,385	6,926	28,330	2,550	116,645	34,392	
Coal Merchants Mut.....	211,982	92,328					211,982	92,328									
Columbia Cas.....	942,508	522,112	293,546	164,359	62,756	39,332	257,086	179,320	110,847	69,796			20,741	4,406	126,571	48,621	
Commercial Cas.....	3,391,683	1,597,852	963,015	412,954	662,897	225,720	740,717	118,171	201,711	79,103	107,979	46,469	63,445	27,434	335,173	118,232	
Commerce Cas.....	60,551	251	10,639	30	10,329	49	1,226		3,040	71	3,793				18,716	652	
Consolidated Indem.....	587,287	56,156	92,109	150	56,225	115			309,124	52,256	21,726	1,115	47,446	1,206	31,314	232	
Consol. Taxi Mut.....	168,138	1,117			168,138	1,117											
Constitution Ind.....	503,239	189,866	188,826	52,906	79,527	5,593	165,794	83,619	34,342	7,919	18,865	5,200	9,488	6,601	92,989	29,791	
Continental Cas.....	2,090,742	614,813	502,870	135,429	36,634	6,985	140,818	73,535	190,229	101,536	14,000	8,816	12,489	2,302	195,159	61,302	
Concord Cas.....	79,018	767	31,435	757	4,810		6,591		21,488						11,600		
Detroit F. & S.....	175,220	96,698							175,220	96,698							
Equity Indemnity.....	1,793,892	816,407	533,738	195,635	298,840	98,154	456,749	251,160	105,143	114,121	53,903	21,872	136,999	57,680	178,684	69,547	
Employers Liab.....	5,994,561	2,691,211	1,321,419	535,329	1,168,941	314,514	2,023,660	1,551,089	71,374	7,188	51,041	21,022	103,582	21,378	509,388	212,645	
Employers Mut. N. Y.....	187,636	435,454	100,058	21,884	79,162	44,965	638,720	341,967			1,228	245			57,467	16,395	
Employers Reins.....	260,019	71,563	109,866	5,436	17,953	36,476	69,015	11,829	42,004	11,398			8,394	3,532	1,122		
Equitable C. & S.....	3,582,327	1,398,911	442,154	53,493	98,072	16,892			458,068	54,161	34,740	8,722	62,574	10,974	159,825	44,640	
European General Reins.....	2,013,534	699,921	413,964	67,081	334,207	14,967			242,291	90,525			544,565	205,962	3,346	262	
Excels.....	1,634,802	112,468	381,670	65,929	222,944	200	118,259	2,000	94,376	254			81,559	260	90,732	35,209	
Exchange Mut.....	940,941	434,444	279,757	125,812	51,069	14,882	469,696	243,089							129,965	50,661	
Export Indem.....	1,926		1,503												396		
Federal Mutual Liab.....	146,234	34,956	1,779	1,165	17,014	2,752	120,743	29,737							954		
Franklin Surety.....	628,678	56,415	164,735	4,811	89,943	1,521			143,634	18,775			123,705	15,137	62,573	4,029	
Fidelity & Casualty.....	7,062,743	4,498,673	2,407,524	1,510,933	759,544	483,240	1,724,483	1,401,458	607,679	181,295	168,307	77,643	391,144	143,878	848,817	429,442	
Fidelity & Deposit.....	3,107,766	1,393,072							1,991	2,345,547	969,242	54,215	28,801	806,002	392,842		
First Reinsurance.....	276,474	103,825	58,319	12,682	42,473	5,600	293		3				11,749	5,500	651	1,418	
General Accident.....	3,934,391	1,586,736	1,985,147	658,738	342,690	87,274	777,874	439,316			37,364	20,495	39,491	11,638	550,688	202,079	
General Indemnity.....	51,940	495	103		151		5,474		1,517		16		8,130		80		
Federal Surety.....	274,620	31,914	82,249	5,960	47,714	1,965	79,612	14,318	10,414		15,387	609	10,617		27,697	3,708	
General Reins.....	1,871,239	366,275	820,051	54,350	306,464	21,065	95,720	27,480	193,879	130,321	582		161,270	38,895	147,697	7,183	
Globe Indemnity.....	7,515,452	3,421,445	1,872,239	866,596	1,345,933	389,709	2,311,905	1,437,783	614,286	182,720	140,580	51,847	390,029	104,396	686,870	204,155	
Glens Falls Indem.....	1,379,425	409,149	609,102	139,764	182,520	9,681	151,726	13,232	90,699	120,792	54,885	21,023	38,334	220,935	220,233	73,183	
General Surety.....	72,725						72,725										
Great American Indem.....	1,958,123	727,218	626,639	250,583	325,084	45,795	526,541	275,983	146,372	37,785	49,006	18,229	57,589	10,443	202,045	98,331	
Greater City Surety.....	95,827	33,714							95,827	33,714							
Guardian Cas.....	1,172,861	292,434	531,944	83,272	40,780	9,892	244,561	100,672	135,043	26,360	3,220	1,640	3,811		164,075	56,325	
Guaranty of N. A.....	61,891	9,965							61,891	9,965							
Greater N. Y. Taxpayers	1,001,868	171,175			1,001,868	171,175											
Hamilton Mut. Auto.....	645,541	356,562	537,899	292,441													
Hartford Accident.....	7,090,788	2,982,738	1,889,644	756,014	852,883	266,474	2,064,878	1,229,111	876,335	192,484	118,807	43,888	448,956	146,392	706,683	276,252	
Hardware M. Cas. Wis.....	214,661	41,506	144,780	16,014	6,548	848			7,980	2,958			475	1,000	54,858	20,687	
Hudson Casualty.....	438,540	66,250	210,799	20,459	45,621	1,709	74,729	19,861	18,180		7,608	1,809	3,800	372	75,460	23,042	
Hudson-Mohawk Mut.....	200,064	90,495			5,459		191,483	90,347									
Indemnity of No. Amer.....	4,899,385	2,300,740	1,437,451	544,702	568,916	126,766	1,569,078	991,913	466,621	263,022	51,070	27,243	130,118	50,801	510,587	281,271	
Independence Indem.....	2,775,316	1,115,937	736,418	211,368	459,457	126,719	838,918	534,468	211,230	85,709	52,170	22,248	120,587	22,551	251,633	87,564	
Interboro Mut.....	890,437	388,808	357,953	120,665	91,421	40,581	319,313	188,434							151,750	39,726	
Independent Mut.....	554,323	406,363	461,705	135,357											92,539	91,606	
International Fidelity.....	3,685	15,000							3,685	15,000							
International Reinsur.....	221,018	96,505	26,686	16,410	30,185	8,395	80,812	54,659	9,550		—387	4,048	25,134	2,202	138	10,474	
Jamestown Mut.....	453,045	170,355	87,178	8,594	4,311	29	314,866	149,397							46,669	12,334	
Jefferson Auto. Mut.....	776,921	281,742	647,434	202,395											129,487	79,347	
Liberty Mut. Mass.....	5,192,135	2,091,528	221,342	560,650	185,334	34,888	1,631,994	8,632	2,645		658				233,703	100,213	
London Guarant. & Acc.....	2,927,747	1,578,000	617,628	297,357	426,954	908	1,022,490	746,863	838	109	41,748	19,841	79,403	36,037	297,232	111,382	
London & Lanc. Indem.....	1,302,603	693,235	535,675	247,666	162,949	54,969	222,078	126,492	78,544	52,283	59,853	19,879	51,870	23,344	186,936	69,150	
Lumber Mut. N. Y.....	1,090,839	460,065	154,982	40,739	40,902	4,286	809,120	397,454							76,836	17,577	
Maryland Cas.....	4,892,253	2,455,533	1,256,019	526,887	596,695	160,643	1,325,488	930,154	66								



## Companies Writing Other Classes of Casualty Business in NEW YORK

ACCIDENT AND HEALTH		PREMA.		LOSSES		STEAM BOILER		SPRINKLER LEAKAGE	
Aero Indem.	12,929					Aetna Cas.	10,618		
Aetna Cas.	43,246					Amer. Employ.	5,117		
Aetna Life	956,979					Amer. Reins.	112		
Alliance Cas.	5,633					Columbia Cas.	15,363		
Amer. Lumb. Mut. Cas.	130					Cont. Cas.	1,066		
Amer. Motorist	16,273					Eagle Indem.	23,450		
Amer. Reins.	3,909					Empl. Liab.	66,662		
Bank Ind. N. J.	4,891					Europ. Gen. Re.	10,443		
Ben. Ry. Emp.	169,488					Excess of Amer.	37,722		
Brother. Acci.	133,484					Fidelity & Cas.	65,821		
Century Indem.	7,294					General Acci.	206		
Columbia Cas.	22,752					General Reins.	3,392		
Columb. Nat.	42,494					Hartford S. B.	436,636		
Coml. Casualty	318,053					Mut. Boiler of Boston	9,514		
Constitution Ind.	5,380					Ind. No. Amer.	8		
Cont. Cas.	858,854					Independ. Ind.	28,424		
Commerce Cas.	791					Internatl. Reins.	48		
Eagle Indem.	4,009					London Guar.	19,741		
Empl. Reins.	11,050					Maryland Cas.	38,416		
Empl. Liab.	70,055					N. Y. Indem.	16,421		
Equit. Life, N. Y.	212,659					Ocean Acci.	43,487		
Europ. Gen. Re.	423,147					Royal Indem.	81,943		
Excess	1,786					Security Mut.	1,489		
Federal Sur.	155,704					Travelers Ind.	182,376		
Fidelity & Cas.	453,798					Union Indem.	5,711		
First Reins.	147,670					United British	1,340		
Frat. Protect.	3,141								
General Acci.	201,148					Total, 1929	\$ 1,100,345		\$ 137,290
General Reins.	71,124					Total, 1928	1,057,919		147,152
Globe Indem.	153,609					ENGINE AND MACHINERY			
Gr. Amer. Indem.	30,187								
Glens Falls Indem.	31,870					Aetna Cas.	33,907		1,556
Guard. Cas.	51,509					Amer. Employ.	8,816		
Hartford Acci.	123,566					Amer. Reins.	841		
Indem. No. Amer.	106,332					Columbia Cas.	22,981		2,633
Independ. Ind.	69,004					Cont. Cas.	186		
Internatl. Reins.	28,275					Eagle Indem.	2,369		394
London Guar.	24,932					Employers Liab.	8,283		719
London & Lanc.	15,699					Europ. Gen. Re.	38,296		509
Loyal Prot.	160,451					Excess of Amer.	4,746		
Maryland Cas.	181,305					Fidelity & Cas.	35,026		1,137
Mass. Acci.	444,243					First Reins.	2,090		
Mass. Bonding	187,333					General Reins.	1,977		
Mass. Prot.	55,562					Hartford S. B.	127,646		38,819
Metropol. Cas.	82,447					Independ. Ind.	7,469		410
Metropol. Life	2,907,628					Inter Reins.	166		85
Monarch Acci.	10,560					London Guar.	14,007		972
Merchants Mut. Cas.	13,855					Maryland Cas.	28,451		7,239
National Cas.	240,685					Mut. Boiler of Boston	473		
New Amsterdam	189,915					N. Y. Indem.	2,006		524
New York Indem.	26,945					Ocean Acci.	20,041		3,063
No. Amer. Acci.	589,549					Royal Indem.	6,492		1,533
Norwich Indem.	10,042					Security Mut.	2,111		
Ocean Acci.	115,134					Travelers Ind.	20,192		3,016
Pacific Mut.	162,622					Union Indem.	2,351		
Phoenix Indem.	18,408					United British	793		
Preferred Acci.	231,662								
Prudential	110,887					Total, 1929	\$ 391,984		\$ 62,549
Ridgely Prot.	114,367					Total, 1928	317,375		42,801
Royal Indem.	119,234					CHECK FORGERY			
Southern Sur.	17,655								
Stand. Acci.	217,774					Amer. Cred. Ind.	415,173		\$ 392,811
						Gen. Reins.	6,738		
						Gen. Indem.	1,799		
						Guard. Cas.	10,919		4,175
						Inter. Reins.	24,146		
						London Guar.	347,734		164,543
						National Sur.	451,173		263,115
						Ocean Acci.	203,793		109,793
						U. S. F. & G.	1,694		868
						Total, 1929	\$ 1,461,475		\$ 948,044
						Total, 1928	1,471,300		862,993
						CREDIT			
						Aetna Cas.	2,185		721
						Aetna Life	28,279		16,248
						Columb. Nat.	12,565		
						Cont. Cas.	138,917		29,720
						Empl. Reins.	16		53
						Empl. Liab.	157,123		123
						Equit. L. N. Y.	468,534		405,232
						Europ. Gen. Re.	572		27,747
						First Reins.	13,657		3,565
						General Indem.	431		
						General Re.	63,567		390,790
						Loyal Prot.	2,406		2,149
						Mam. Prot.	658,378		364,713
						Metropol. Life	19,119		11,755
						Monarch Acci.	272,921		127,184
						Pacific Mut.	351,854		94,541
						Ridgely Prot.	48,488		16,611
						Southern Sur.	6,735		
						Standard Acci.	188		
						Travelers	29,683		13,267
						Travelers Ind.	190		108
						United Cas.	3,425		1,353
						U. S. F. & G.	1,694		868
						Total, 1929	\$ 2,260,867		\$1,505,848
						Total, 1928	2,310,682		1,231,378
						LIVE STOCK			
						Cas. & General	23,776		
						Indem. of No. Amer.	58,648		10,000
						Hartford Acci.	8,921		5,950
						Hartford L. S.	17,716		12,539
						Total, 1929	\$ 109,061		\$ 25,480
						Total, 1928	45,076		41,780

## Seek Philadelphia Branch Manager

PHILADELPHIA, April 30.—Although the National Bureau of Casualty & Surety Underwriters has accepted the plan of the Casualty Underwriters Association of Philadelphia to open a branch office in Philadelphia, it is doubtful just when the office will be opened.

The bureau is now seeking the right man for manager of the branch. He must not only be well known but must be a stranger to Philadelphia and have a reputation for fairness. One Philadelphia man was tendered the position but declined.

## Report on Arizona Experience

PHOENIX, ARIZ., April 30.—Arizona premiums in 1929 on all insurance except fire and life were \$2,222,461, according to the corporation commission in Phoenix. There were 21 forms of insurance included, counting workmen's compensation carried in private companies. Compensation premiums in the state fund were not reported by Glenn D. Grant, commission secretary.

Losses amounted to \$1,973,772 under the same classifications, compensation losses approximating \$509,000. Premiums on compensation in private carriers were \$579,028 and losses \$470,494.

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For Open Territory

## AMERICAN INDEMNITY COMPANY

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AND  
SURETY BONDS

C. S. KUHN,  
Secretary

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Whatever any other  
companies do for their  
Agents within the  
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we will do.

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INSURANCE  
COMPANY  
GALVESTON

FIRE ~ WINDSTORM  
AUTOMOBILE INSURANCE  
E. C. FRENCH, Vice President

# Premiums and Losses in 1929 in IOWA on All Classes of Casualty Business

	Total		Auto. Liability		Other Liability		Work. Comp.		Fidelity-Surety		Plate Glass		Burglary-Theft		Prop. D. & Col.	
	Premia.	Losses	Premia.	Losses	Premia.	Losses	Premia.	Losses	Premia.	Losses	Premia.	Losses	Premia.	Losses	Premia.	Losses
Aetna Cas.	248,530	\$ 92,715	\$ 105,488	\$ 51,425	\$ 2,570	\$ 430	227	23,251	\$ 45,604	\$ 10,404	\$ 4,432	\$ 2,183	\$ 24,447	\$ 6,764	\$ 59,477	\$ 21,225
Aetna Life	190,058	86,686	303	500	18,473	3,291	48,904	23,251	.....	.....	.....	.....	.....	.....	34,832	13,336
American Auto.	166,195	42,715	71,232	29,380	.....	.....	91,433	46,172	.....	.....	.....	.....	.....	.....	2,305	623
American Cas.	8,194	1,004	5,605	225	93	.....	.....	.....	.....	.....	173	82	.....	.....	.....	.....
American Indem.	170	.....	.....	.....	.....	.....	.....	.....	170	.....	.....	.....	.....	.....	.....	.....
American Employers	29,793	5,076	9,020	780	2,648	8	8,799	2,532	1,434	.....	315	12	1,687	931	4,057	812
American Mut. Liab.	101,493	52,956	3,270	1,192	4,443	5,268	91,433	46,172	.....	.....	.....	.....	.....	.....	2,338	1,324
American Reins.	9,901	.....	5,645	.....	154	.....	3,105	.....	42	.....	.....	.....	352	.....	261	.....
American Surety	210,093	16,472	327	.....	87	.....	245	.....	185,322	2,742	763	161	23,231	13,544	118	25
Associated Indem.	625	.....	.....	.....	40	.....	585	.....	.....	.....	.....	.....	.....	.....	.....	.....
Autoist Mutual	37	.....	10	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	12	.....
Bankers Indem.	1,651	107	629	.....	76	.....	.....	.....	452	.....	7	.....	33	.....	408	107
Bitum. Cas. Exch.	229,561	121,004	.....	.....	.....	.....	229,561	121,004	.....	.....	.....	.....	.....	.....	.....	.....
Bldr. & Mfr. Mut.	42,531	33,868	.....	.....	4,808	3,388	37,209	34,311	.....	.....	.....	.....	.....	.....	364	169
Central Surety	87,487	17,176	47,050	7,650	850	11	5,041	2,344	296	41	4,934	2,523	398	11	27,495	4,594
Central West Cas.	40,166	12,971	17,933	2,601	4,473	.....	3,579	2,676	2,676	3,882	535	.....	50	52	10,497	3,593
Century Indem.	13,925	572	7,763	2	239	5	966	59	1,551	.....	138	250	179	.....	2,882	217
Columbia Cas.	34,497	13,932	5,658	1,675	1,718	.....	11,860	4,808	3,113	344	399	234	2,525	310	2,690	752
Commerce Cas.	106	.....	77	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	29	.....
Constitution Indem.	45,372	15,130	7,041	4,559	2,754	1,217	9,039	5,810	19,138	982	486	156	1,727	182	4,376	2,111
Continental Cas.	239,005	103,971	41,563	12,216	9,718	1,780	42,538	21,050	17,113	5,838	1,644	795	5,217	604	22,401	5,964
Detroit F. & Sur.	15,657	16,208	.....	.....	.....	.....	.....	.....	15,657	16,208	.....	.....	.....	.....	.....	.....
Eagle Indemnity	25,475	10,790	5,433	3,566	1,806	12	6,908	3,285	4,705	1,720	805	438	2,177	59	2,294	1,710
Employers Liab.	165,106	33,279	46,098	8,605	17,428	5,437	56,357	18,792	2,131	5,843	1,971	405	5,001	885	23,136	2,734
Employers Mut. Cas.	647,187	226,829	154,811	44,943	26,768	4,584	358,885	249,746	.....	.....	.....	.....	.....	.....	93,441	24,959
Employers Mut. Liab.	1,030	1,355	.....	.....	1,030	1,355	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Employers Reins.	83,266	17,978	60,919	11,186	1,334	.....	2,689	.....	1,080	.....	.....	.....	1,671	382	9,000	5,294
Equitable Cas. & Sur.	1,614	.....	.....	.....	.....	.....	.....	.....	1,542	.....	.....	.....	72	.....	.....	.....
Europ. Gen. Reins.	57,382	8,222	8,386	.....	5,240	.....	14	.....	8,972	5,219	.....	.....	14,125	1,408	163	.....
Excess, N. Y.	4,381	.....	22	.....	3,102	.....	.....	.....	743	.....	.....	.....	92	.....	6	.....
Federal Surety	233,029	146,999	43,631	11,829	13,226	639	62,408	24,769	60,230	71,967	4,478	1,484	11,631	1,223	24,298	6,749
Fidelity & Cas.	638,414	322,674	149,878	47,401	42,318	21,444	247,326	171,414	54,932	14,874	6,292	2,845	30,131	31,287	76,953	19,843
Fidelity & Dep.	151,929	37,003	.....	.....	.....	.....	.....	.....	144,461	22,897	12	.....	7,457	4,106	.....	.....
First Reinsurance	9,198	2,296	491	.....	347	.....	500	.....	.....	.....	.....	.....	479	.....	13	.....
General Accel.	37,106	31,244	6,987	5,041	6,218	8,933	13,964	13,585	.....	.....	1,579	335	705	726	3,760	1,560
General Cas. & Sur.	20,084	1,255	4,431	13	516	.....	11,195	2,957	861	3,720	131	47	62	105	2,975	1,899
General Reins.	34,832	15,492	8,802	925	204	.....	6,616	.....	9,787	24,883	.....	.....	2,674	3,913	983	.....
Georgia Cas.	4,245	2,867	1,668	199	114	3	85	724	.....	.....	1,366	310	46	632	966	999
Globe Indem.	156,063	52,196	33,288	5,738	13,615	2,710	50,478	34,433	22,295	4,368	2,355	943	8,154	3,341	18,218	5,775
Guar. of No. Amer.	3,083	21	.....	.....	.....	.....	.....	.....	3,083	21	.....	.....	.....	.....	.....	.....
Hardware Mut. Cas.	59,744	11,977	25,194	1,843	829	5	16,451	6,529	.....	.....	1,160	292	75	.....	15,951	2,308
Hartford Accel.	175,926	95,532	64,310	16,866	7,789	1,021	36,831	29,556	25,135	33,635	1,875	603	10,229	3,189	25,793	9,223
Hawkeye Cas.	297,170	86,205	177,372	48,456	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	120,698	37,749
Illinois Cas.	1,999	746	.....	.....	.....	.....	.....	.....	1,066	.....	.....	.....	1,614	.....	1,614	.....
Indem. of No. Amer.	42,698	9,215	15,560	3,458	2,601	6	9,940	2,811	5,728	233	570	58	2,414	609	4,991	2,103
Independence Indem.	29,655	8,464	6,180	450	2,875	3	7,381	4,814	2,232	975	708	193	4,349	649	3,707	882
Indiana Lib. Mut.	1,696	225	9	.....	30	.....	1,638	225	.....	.....	.....	.....	19	.....	.....	.....
International Reins.	27,206	5,843	3,784	25	1,825	.....	967	332	14,377	5,250	2	36	5,669	1	54	149
Iowa Mut. Liab.	639,834	242,770	231,948	52,613	13,682	336	215,997	126,638	.....	.....	.....	.....	.....	.....	171,672	58,873
Liberty Mutual	10,304	3,226	2,446	2,224	455	.....	5,993	979	.....	.....	.....	.....	.....	.....	290	23
Lloyds Cas.	4,702	1,164	167	.....	74	.....	.....	.....	166	.....	4,859	1,164	18	.....	200	.....
London Guar.	54,529	32,813	13,858	5,371	6,238	1,622	20,229	24,714	.....	.....	4,815	171	1,300	24	6,846	2,033
London & Lanc. Indem.	14,587	808	6,681	618	396	.....	1,021	113	2,376	1,776	364	233	1,067	700	2,638	921
Lumb. Mut. Cas.	23,056	8,898	8,172	4,457	904	100	6,404	2,462	179	.....	222	116	40	.....	4,400	1,236
Maryland Cas.	161,579	95,472	36,539	6,147	10,841	385	39,210	30,473	31,538	44,619	1,445	880	11,249	5,618	15,377	3,202
Mass. Bonding	124,934	29,449	10,676	1,527	4,901	253	10,781	5,286	38,318	380	680	375	2,402	218	5,043	1,019
Medical Protect.	47,197	23,644	.....	.....	47,197	23,644	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Merchants Indem.	2,675	.....	1,969	.....	548	.....	158	.....	.....	.....	.....	.....	.....	.....	.....	.....
Metropolitan Cas.	17,865	3,727	5,507	776	1,080	.....	1,834	491	1,852	81	2,700	1,713	1,737	114	2,489	714
Mutual Plate Glass	7,441	3,170	.....	.....	.....	.....	.....	.....	7,441	3,170	.....	.....	.....	.....	.....	.....
National Cas.	77,424	24,039	15,589	911	592	12	5,771	5,886	1,270	.....	587	293	643	11	8,617	1,820
National Surety	228,921	52,142	.....	.....	.....	.....	.....	.....	146,757	19,632	72	.....	79,661	32,510	23,386	6,649
National Union Indem.	68,498	25,289	34,168	16,807	1,379	.....	.....	.....	1,199	146	1,094	938	2,072	750	18,300	7,347
Nebraska Ind.	47,348	16,119	29,049	8,773	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	18,300	7,347
New Amsterdam	81,686	41,887	8,378	1,211	4,708	.....	.....	.....	.....	.....	1,206	556	5,012	3,089	4,631	957
New York Cas.	2,896	705	78	125	.....	.....	83	.....	1,256	.....	1,173	531	141	.....	165	80
New York Ind.	37,256	6,918	7,1													



## (CONT'D FROM PRECEDING PAGE)

	Premia	Losses
National L. U. S. A.	1,824	1,725
National Travel	139,847	85,778
New Amsterdam	3,417	1,827
N. Y. Indem.	265	265
No. Amer. Acci.	90,886	27,856
N. W. C. & S.	202	289
Occidental Life	123	13
Ocean Acci.	3,037	1,083
Ohio State L.	254	558
Old Line, Neb.	307	119
Old Line, Wis.	636	241
Pacific Mut.	47,861	22,562
Phoenix Indem.	46	46
Preferred Acci.	50,906	25,847
Prov. L. & A.	24,140	10,238
Prudential	222	222
Reliance Life	3,126	1,532
Ridgely Prot.	41,387	24,063
Royal Indem.	21,580	1,620
Sentinel Life	14,442	13,198
Southern Sur.	123,105	55,428
Stand. Acci.	18,834	1,124
Sun Indem.	2,810	106
Travelers Equit.	10,134	1,453
Travelers	325,201	135,497
Travelers Mut. Cas.	13,670	2,838
Travelers Ind.	1,096	3,975
Union Ind.	1,890	906
U. S. Casualty	4,785	2,260
U. S. F. & G.	20,022	10,804
Union Auto.	113	113
Union Mut. Cas.	83,317	81,807
Wash. Fid. Nat.	6,693	8,187
Woodmen Acci.	94,669	54,214

	Premia	Losses
Zurich	3,088	1,012
Total, 1929	\$3,399,032	\$1,784,412
Total, 1928	3,547,262	1,811,250

## NON-CANCELLABLE H. &amp; A.

	Premia	Losses
Aetna Life	670	670
Bus. Men's	767	767
Central Sur.	320	320
Columb. Nat.	1,074	1,074
Cont. Assur.	3,581	56
Cont. Cas.	15,340	7,388
Empl. Reina.	3,538	37
Equit. L. N. Y.	13,475	13,033
Europ. Gen. Re.	5,898	5,898
Firat Reina.	534	707
Frat. Prot.	214	111
General Re. Ins.	533	1,030
Great North. L.	94	94
Great Western	11,549	1,528
Loyal Prot.	1,424	589
Mass. Prot.	308,747	187,747
Metropol. Life	433	213
Monarch Acci.	64,289	25,079
Pacific Mut.	68,405	47,606
Ridgely Prot.	27,533	11,786
Sentinel Life	2,701	34
Southern Sur.	3,044	123
Travelers	1,845	2,593
Total, 1929	\$329,926	\$205,358
Total, 1928	431,733	241,383

	Premia	Losses
Gen. Indem.	749	749
Total, 1929	\$ 749	749

## CREDIT

	Premia	Losses
Amer. Cred. Ind.	23,336	3,633
London Guar.	1,387	1,387
Total, 1929	\$ 24,723	\$ 3,633
Total, 1928	31,256	38,101

## SPRINKLER LEAKAGE

	Premia	Losses
Aetna Cas.	732	144
Maryland Cas.	2,807	203
Total, 1929	\$ 3,539	\$ 347
Total, 1928	2,193	1,156

## STEAM BOILER

	Premia	Losses
Aetna Cas.	105	105
Amer. Empl.	1,108	1,108
Columbia Cas.	383	383
Cont. Cas.	477	477
Eagle Indem.	424	424
Empl. Liab.	1,124	177
Europ. Gen. Re.	936	936
Fidelity & Cas.	19,436	2,102
General Acci.	540	540
General Reina.	228	228
Hartford Steam Boil.	72,197	5,259
Independ. Ind.	370	370
Inter-Reina.	—1	—1

	Premia	Losses
London Guar.	1,447	425
Maryland Cas.	4,116	935
N. Y. Indem.	4,678	4,678
Ocean Acci.	1,113	175
Royal Indem.	2,189	350
Southern Sur.	—87	—87
Standard Acci.	6,332	123
Travelers Ind.	7,568	442
Total, 1929	\$ 124,773	\$ 9,634
Total, 1928	105,455	14,582

## ENGINE AND MACHINERY

	Premia	Losses
Aetna Cas.	4,278	4,278
Columbia Cas.	56	40
Eagle Indem.	783	783
Employers Liab.	2,200	2,200
Europ. Gen. Re.	2,822	19
Fidelity & Cas.	1,583	19
General Reina.	64	64
Hartford St. B.	29,177	5,327
Independ. Ind.	651	651
London Guar.	957	957
Maryland Cas.	158	158
Ocean Acci.	2,343	2,343
Royal Indem.	242	335
Standard Acci.	28,471	4,509
Travelers Ind.	640	139
Total, 1929	\$ 74,265	\$ 10,448
Total, 1928	101,611	9,696

## LIVE STOCK

	Premia	Losses
Hartford L. S.	6,231	4,692
Total, 1929	\$ 6,231	\$ 4,692

## Premiums and Losses in 1929 in NEBRASKA on All Classes of Casualty

	Total		Auto. Liability		Other Liability		Work. Comp.		Fidelity-Surety		Plate Glass		Burglary		Prop. D. & Col.	
	Premia.	Losses	Premia.	Losses	Premia.	Losses	Premia.	Losses	Premia.	Losses	Premia.	Losses	Premia.	Losses	Premia.	Losses
Aetna Cas.	37,398	13,665	10,196	3,177	184	1,031	20,658	15,576	7,181	3,174	831	5,553	1,869	12,040	4,847	
Aetna Life	74,097	28,742	13,381	2,876	5,586	1,031	20,658	15,576	7,181	3,174	831	5,553	1,869	12,040	4,847	
Alliance Cas.	311	18	18	18	18	18	18	18	18	18	18	18	18	18	18	
American Auto.	54,800	23,310	46,747	21,598	1,051	1,051	1,051	1,051	1,051	1,051	1,051	1,051	1,051	1,051	1,051	
American Cas.	5,093	6,356	3,718	4,884	1,051	1,051	1,051	1,051	1,051	1,051	1,051	1,051	1,051	1,051	1,051	
American Employers	60,526	23,835	8,979	1,114	3,635	470	25,500	17,787	15,249	—334	1,271	579	1,810	4,545	2,765	
American Mut. Liab.	20,542	7,544	323	1,041	1,407	259	18,373	7,253	205	551	1,271	579	1,810	4,545	2,765	
American Reins.	8,559	6,785	396	296	396	296	396	296	396	296	396	296	396	396	396	
American Surety	93,035	12,140	253	178	178	178	178	178	178	178	178	178	178	178	178	
American Indem., Tex.	248	8	110	110	110	110	110	110	110	110	110	110	110	110	110	
Bankers Indem.	3,668	2	551	268	268	268	268	268	268	268	268	268	268	268	268	
Central Surety, Mo.	20,165	10,426	7,596	6,212	250	652	3,462	918	812	3,462	918	812	3,462	918	812	
Central West. Cas.	22,591	6,535	9,101	2,041	3,520	652	1,979	2,207	2,017	575	1,750	880	92	8,993	664	
Century Indem.	13,203	2,750	4,739	2,434	1,274	794	3,067	195	671	144	144	905	2,307	121	121	
Columbia Cas.	31,071	11,758	4,335	1,404	4,106	794	10,774	3,036	831	1,450	874	2,158	1,286	1,760	669	
Commercial Cas.	48,331	22,652	13,239	2,166	2,391	935	13,741	3,930	1,818	7,731	762	191	748	4,959	1,486	
Commercial M. Sur.	253	4,486	647	905	294	443	—1,283	3,254	154	128	64	72	304	206	206	
Constitution Indem.	354	4,486	647	905	294	443	—1,283	3,254	154	128	64	72	304	206	206	
Continental Cas.	136,692	50,802	28,643	7,390	3,512	443	24,770	16,289	3,428	2,184	1,524	920	2,425	4	13,835	
Consolidated Indem.	1,332	1,332	1,332	1,332	1,332	1,332	1,332	1,332	1,332	1,332	1,332	1,332	1,332	1,332	1,332	
Detroit F. & S.	20,172	8,250	10,427	7,677	1,852	615	11,613	5,164	3,011	850	260	95	1,494	4,550	1,537	
Eagle Indem.	36,021	14,851	10,427	7,677	1,852	615	11,613	5,164	3,011	850	260	95	1,494	4,550	1,537	
Employers Liab.	254,668	148,382	47,611	25,663	19,845	5	147,758	104,081	1,885	—510	2,559	654	8,950	258	18,912	
Emp. M. Cas., Ia.	105,068	27,863	64,836	13,189	3,337	5	28,631	12,693	3,041	39	606	119	7,172	1,858	1,858	
Employers Reins.	66,218	28,158	35,064	16,356	1,886	1,886	2,976	1,886	3,041	39	606	119	7,172	1,858	1,858	
Eur. Gen. Reins.	41,143	15,025	7,075	2,382	2,912	17	17	7,318	240	11,479	3,527	3	5,274	3,880	3,880	
Federal Surety, Ia.	89,260	37,356	10,029	7,382	3,593	1,452	41,997	18,534	8,472	5,123	1,194	873	1,264	—6,373	6,373	
Farmers Mut. Hall.	12,628	3,417	150	150	150	150	12,628	6,158	5,472	326	162	604	1,505	590	343	
Fidelity & Cas.	30,807	12,965	1,129	5,142	12,819	6,530	7,787	5,705	6,158	—5,342	326	162	604	1,505	590	
Fidelity & Dep.	126,299	51,822	50,925	40,168	12,297	3,133	75,282	65,821	116,182	50,251	210	7	9,907	1,505	1,505	
General Acci.	183,181	132,411	50,925	40,168	12,297	3,133	75,282	65,821	116,182	50,251	210	7	9,907	1,505	1,505	
General Cas. & Sur.	78,515	41,973	3,532	1,860	2,952	4,000	67,335	30,625	1,757	4,513	1,391	339	2	1,575	896	
Glenn Falls Ind.	1,319	1,319	72	26	26	26	1,319	1,319	1,319	1,319	1,319	1,319	1,319	1,319	1,319	
General Indem.	406	406	406	406	406	406	406	406	406	406	406	406	406	406	406	
Georgia Cas.	11,659	17,574	3,390	11,289	1,055	2,288	3,754	2,025	1,312	492	582	1,567	1,481	1,481	1,481	
Globe Indem.	221,306	129,957	29,854	21,921	22,415	7,243	108,934	67,060	28,264	21,802	1,521	437	7,004	1,435	13,644	
Great Amer. Indem.	7,390	892	1,416	675	485	485	1,500	125	2,988	100	100	767	514	60	60	
Hdw. Mut. Cas.	11,378	3,769	6,057	2,160	170	170	472	217	950	419	69	3,619	973	973	973	
Hartford Accident	95,449	52,300	34,928	10,271	8,840	10,242	22,056	19,091	12,976	5,813	1,540	763	3,993	1,505	9,443	
Indem. of Amer.	46,130	11,040	12,207	573	2,350	2,350	11,560	3,853	1,703	168	364	99	3,420	68	5,447	
Indem. of N. A.	63,270	13,256	35,561	7,875	3,626	209	11,560	3,853	1,703	168	364	99	3,420	68	5,447	
Independence Ind.	41,458	22,663	4,963	72	5,007	12,981	18,172	7,463	7,597	—372	597	242	1,375	61	2,851	
Indiana Lib. Mut.	8,670	6,575	1,425	5,146	1,425	5,146	4,832	144	6,187	1,426	597	242	1,375	61	2,851	
Liberty Mutual	4,892	144	60	60	60	60	890	587	6,187	1,426	597	242	1,375	61	2,851	
Lloyds Casualty	4,093	2,304	94	1,958	1,500	1,500	587	725	1,300	804	725	1,300	804	725	1,300	
London Guarantee	435,035	226,095	97,477	68,877	34,126	9,279	201,206	112,802	25	91	3,184	975	25,188	4,026	38,346	
London & Lanc.	1,154	4,482	310	3,878	88	88	223	77	140	—300	71	71	113	278	278	
Lumb. Mut. Cas.	52,722	27,988	7,205	5,940	2,581	2,581	33,063	17,498	96	355	85	874	8,814	2,692	2,692	
Maryland Cas.	166,780	97,062	31,912	23,761	13,136	1,992	68,344	47,134	26,041	16,380	1,182	425	7,881	1,609	11,843	
Mass. Bonding	169,438	67,102	18,428	13,566	9,011	325	29,062	13,373	59,764	18,409	3,083	1,545	18,563	5,212	8,291	
Medical Protect.	22,821	14,345	22,821	14,345	22,821	14,345	22,821	14,345	22,821	14,345	22,821	14,345	22,821	14,345	22,821	
Merchants Mutual	25,182	6,881	1,636	1,636	1,636	1,636	6,722	6,040	9,843	2,045	2,835	637	25,182	6,881	6,881	
Metropolitan Cas.	29,192	9,114	3,837	—50	1,636	1,636	6,722	6,040	9,843	2,045	2,835	637	25,182	6,881	6,881	
Merchants Indem.	15,703	251	15,257	251	251	251	15,703	251	15,703	251	15,703	251	15,703	251	15,703	
Mutual Plate Glass	1,299	27	1,299	27	1,299	27	1,299	27	1,299	27	1,299	27	1,299	27	1,299	
National Old Line	5,420	29,921	32	20,319	32	20,319	32	20,319	32	20,319	32	20,319	32	20,319	32	
National Cas.	26,739	4,973	13,507	2,103	44	44	619	443	206	144	14	14	2,883	6,728	6,728	
National Sur.	149,376	59,375	132	132	132	132	619	443	206	144	14	14	2,883	6,728	6,728	
Natl. Union Ind.	78,369	27,681	43,232	16,399	2,633	311	108,934	67,060	28,264	21,802	1,521	437	7,004	1,435	13,644	
Nebraska Ind.	107,887	39,294	48,558	23,394	3,652	311	108,934	67,060	28,264	21,802	1,521	437	7,004	1,435	13,644	
New Amsterdam	197,361	90,507	28,845	7,927	19,238	3,514	89,906	50,253	35,742	21,241	2,513	1,041	5,250	1,877	11,737	
N. J. Fid. & P. G.	10,465	2,181	132	132	132	132	3,010	3,010	3,010	3,010	3,010	3,010	3,010	3,010	3,010	
New York Cas.	4,152	142	1,756	36	36	36	1,061	1,061	1,061	1,061	1,061	1,061	1,061	1,061	1,061	
New York Indem.	41,492	20,292	5,910	5,427	4,886	18	10,892	13,674	4,484	—424	2,442	659	2,547	214	4,271	
N. W. Cas. & Sur.	13,959	1,182	5,495	242	1,193	1,193	1,193	1,193	1,193	1,193	1,193	1,193	1,193	1,193	1,193	
Norwich Union	2,226	482	1,493	75	482	482	482	482	482	482	482	482	482	482	482	
Ocean Accident	116,750	75,050	25,517	6,765	14,690	2,743	45,830	54,958	197	3,291	1,192	5,495	1,301	11,302	5,020	
Ohio Casualty	547	23	130	130	130	130	37,969	16,691	2,608	959	3,194	1,192	4,642	2,981	2,981	
Phoenix Indem.	71,091	31,456	16,823	9,715	6,216	787	37,969	16,691	2,608	959	3,194	1,192	4,642	2,981	2,981	
Preferred Accident	40,617	15,137	3,523	322	44	44	16,828	13,674	4,484	—424	2,442	659	2,547	214	4,271	
Royal Indem.	60,814	38,448	19,119	9,850	2,878	470	16,828	21,599	6,478	1,455	728	113	6,167	1,678	2,702	
St. Paul Merc.	30,974	4,357	23,948	3,486	475	475	1,469	34	568	150	184	4531	4,531	654	654	
Southern Sur.	344,038	68,274	38,610	11,118	22,142	1,726	146,913	25,447	85,530	1,058	2,638	710	3,426	534	19,070	
Standard Accident	162,514	72,379	30,562	19,273	11,456	2,394	38,278	21,262	23,948	3,285	2,805	727	6,375	267	14,784	
St. Farm. M., Ill.	237,507	62,662	67,875	12,012	11,456	2,394	38,278	21,262	23,948	3,285	2,805	727	6,375	267	14,784	
Standard Sur. & Cas.	2,499	2,499	1,360	1,360	1,360	1,360	1,360	1,360	1,360	1,360	1,360	1,360	1,360	1,360	1,360	
Sun Indem.	10,671	128	7,216	24	410	52	52	274	274	274	274	274	274	274	274	
Travelers	355,736	257,577	82,198	53,853	15,070	1,737	109,596	95,513	1,707	14,170	3,742	42,027	13,156	605	46	
Transportation Indem.	1,473	46														

	Total Premia	Losses	Auto. Liability Premia	Losses	Other Liability Premia	Losses	Work. Comp. Premia	Losses	Fidelity-Surety Premia	Losses	Plate Glass Premia	Losses	Burglary Premia	Losses	Prop. D. & Col. Premia	Losses
U. S. Cas.	20,927	10,622	10,097	2,856			159	5,585	651		9		544		2,158	748
U. S. Guar.	609		—						63						4	
U. S. F. & G.	405,863	182,811	62,104	24,344	37,705	20,430	170,275	114,651	77,003	1,446	3,824	2,008	12,702	2,593	27,169	13,049
Western Cas., Ill.	28,225	36,828					28,225	36,828								
Western Cas. & Sur., Kan.	12,297	4,490	8,102	3,710							167	46			4,028	728
Wisconsin Auto.	4,519	130	1,720								23		406	2	1,746	128
Yorkshire Indem.	3,847	221	2,320	1											1,527	219
Zurich	35,506	22,410	6,730	2,978	6,498	3,534	15,538	12,219			71	103	1,312	792	3,579	2,069
Total, 1929.	9,007,824*	4,555,965*	1,334,545	639,761	381,586	129,889	1,749,332	1,094,454	779,705	203,092	75,028	27,478	310,641	80,215	653,180	262,644
Total, 1928.	7,984,083*	4,119,256*	1,126,055	473,480	349,585	117,452	1,505,842	956,166	624,179	238,592	93,339	21,957	284,067	168,092	515,909	199,236

\*Total of all casualty business, including classes shown below. Company totals above include other classes shown in groups below.

## Companies Writing Other Classes of Casualty Business in NEBRASKA

ACCIDENT AND HEALTH			Premia.		Losses		Premia.		Losses		Premia.		Losses	
Aetna Cas.	\$ 424	\$ 175	Loyal Prot.	\$ 13,050	\$ 5,046	United Cas.	\$ 45	\$ 21	Europ. Gen. Re.	\$ 817	\$ 4			
Aetna Life	32,747	15,660	Maryland Cas.	5,842	2,471	Wash. Fid. Natl.	22,612	7,804	Fidelity & Cas.	4				
Amer. Cas.	82	38	Mass. Bonding	23,237	9,815	Woodmen Accel.	68,339	54,483	General Accel.	1,745	179			
Amer. Employ.	194	71	Mass. Prot.	7,707	7,076	World	60,686	22,803	Hartford S. B.	23,962	3,953			
Amer. Indem., Neb.	3,245	476	Metropol. Cas.	955	129	Zurich	1,778	715	Independ. Ind.	702				
Bank Ind., N. J.	18		Metropol. Life	48,287	24,711				London Guar.	9,705	1,235			
Ben. Ry. Emp.	60,936	30,488	Monarch Accel.	430	324	Total, 1929	\$3,325,644	\$1,964,595	Maryland Cas.	202	800			
Bus. Men's	56,488	42,484	Missouri St. L.	3,572	1,201	Total, 1928	3,175,503	1,810,511	N. Y. Indem.	85				
Bus. Men's Prot.	63,989	32,542	Mutual Benefit	262,418	161,553	NON-CANCELLABLE H. & A.								
Central Sur.	8		Midwest Life	35,847	15,649	Aetna Cas.	38		Ocean Accel.	6,763				
Central West	193	17	Natl. Life, Ill.	285	77	Aetna Life	1,724	2,600	Royal Indem.	470				
Century Indem.	5		Natl. Accel.	131,413	49,681	Bus. Men's	193		Southern Sur.	5				
Central Health	13,848	10,326	National Cas.	5,597	1,430	Central Sur.	50		Travelers Ind.	3,546	1,876			
Columbia Cas.	3,644	2,042	Natl. L. & A.	23,401	11,933	Cont. Assur.	341	140	Union Indem.	241				
Clergy Cas.	1,066	1,323	Natl. Travel	11,916	5,833	Cont. Cas.	3,040	1,115	Total, 1929	51,982	8,878			
Coml. Casualty	10,671	6,191	New Amster.	3,661	994	Empl. Reins.	7,111	1,125	Total, 1928	50,200	5,914			
Commonwealth Cas.	349		N. Y. Indem.	338	12	Equitable Life, N. Y.	2,638	400	ENGINE & MACHINERY					
Constitution Ind.	40	57	No. Am. Accel.	25,735	8,171	Elkhorn L. & A.	21,242	14,471	Amer. Reins.	\$ —13				
Cont. Life	12,430	5,697	Norwich Un.	49		Gr. North, L.	123		Columbia Cas.	872	\$ 1,543			
Cont. Cas.	54,889	19,981	Occidental L.	2,329	995	Great West.	2,570	540	Eagle Indem.	1,346				
Conservative Cas.	30,322	16,412	Ocean Accel.	4,692	3,840	Loyal Prot.	347	88	Employers Liab.	239				
Elkhorn L. & A.	5,716	1,005	Old Line, Neb.	5,378	1,404	Mass. Prot.	122,205	70,120	Europ. Gen. Re.	—22				
Eagle Indem.	1,279	656	Physicians Cas.	264,475	156,161	Metropol. Life	260	1,232	Fidelity & Cas.	119				
Empl. Reins.	4,685	3,512	Pioneer	134,475	48,022	Monarch Accel.	16,002	7,748	Hartford St. B.	4,297	448			
Empl. Liab.	4,265	1,400	Pacific Mut.	8,491	3,197	Pacific Mut.	50,514	10,288	London Guar.	—302	973			
Europ. Gen. Re.	11,644	11,249	Phoenix Indem.	1,140	36	Ridgely Prot.	12,218	6,461	Maryland Cas.	107				
Equit. Assur.	297		Preferred Accel.	33,879	13,873	Sentinel Life	689	97	Ocean Accel.	71	125			
Federal L., Ill.	75,139	45,503	Prov. L. & A.	241	750	Southern Sur.	299		Royal Indem.	1,759	167			
Federal Sur.	9,009	5,817	Prudential	8,517	5,446	Travelers	1,487	6,000	Travelers Ind.	792				
Fidelity & Cas.	1,065	425	Physicians Health	297,012	281,335	Total, 1929	\$ 243,681	\$ 122,425	Total, 1929	\$ 9,325	\$ 2,387			
Fid. H. & A.	262	206	Reliance Life	4,301	1,823	Total, 1928	202,561	108,526	Total, 1928	15,276	5,671			
General Accel.	15,193	8,260	Ridgely Prot.	7,863	4,586	CREDIT								
Globe Indem.	9,609	4,931	Royal Indem.	3,625	1,602	Am. Cred. Ind.	\$ 365		Aetna Cas.	\$ 1,010	\$ 164			
Gr. Amer. Indem.	152	33	Sentinel Life	4,518	1,295	Total, 1929	365		Maryland Cas.	230				
Gr. North, Life.	25,750	13,189	Southern Sur.	25,347	12,758	Total, 1928	2,450	210	U. S. F. & G.	17	259			
Gr. West. Indem.	13,189		Stand. Accel.	25,306	20,581	STEAM BOILER								
Great Western	41,483	14,067	Sun Indem.	43		Amer. Employ.	\$ —157	\$ 1,265	Total, 1929	\$ 1,257	\$ 514			
Gen. Cas. & Sur.	30		Travelers	147,385	102,474	Columbia Cas.	1,052	110	Total, 1928	1,640	707			
Hartford Accel.	2,033	244	Travelers Health	726,462	551,608	Cont. Cas., Ind.	26		LIVE STOCK					
Indem. No. Amer.	11,585	96	Travelers Ind.	697	442	Eagle Indem.	180		Hartford L. S.	\$ 4,190	\$ 2,289			
Independ. Ind.	285	250	Twent. Cent. L.	3,648	750	Empl. Liab.	2,644	560	Total, 1929	\$ 4,190	\$ 2,289			
Inter-Ocean Cas.	1,532	278	Union Ind.	1,544	1,008				Total, 1928					
Int. St. Bus. M.	42,202	22,325	U. S. Casualty	1,873	434									
Inter-South.	8,547	638	U. S. F. & G.	15,035	3,940									
Lumbermens Mut.	4,833	2,364	United Ins.	140,182	21,553									
London Guar.	26,079	11,176	Union Auto.	537	20									
London & Lanc.	200	698												



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84 William Street, New York City

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# FIRE RETURNS BY STATES

## MARYLAND

(CONTINUED FROM PAGE 13)

F.—FIRE; T.—TOTAL

	Prem.	Losses
Rochester American	F. 6,706	\$ 2,495
Safeguard	T. 7,198	2,633
St. Paul F. & M.	F. 2,234	1,870
Seaboard F. & M.	T. 2,292	2,493
N. Y.	F. 39,439	18,597
Security, Conn.	T. 53,392	21,044
Sentinel	F. 2,923	3
Peoples National	T. 5,211	303
Petersburg	F. 22,932	15,857
Philadelphia F. & M.	T. 29,941	16,337
Phoenix, Conn.	F. 2,201	283
Phoenix, Conn.	T. 2,308	294
Phoenix, Conn.	F. 46,106	22,574
Phoenix, Conn.	T. 70,680	52,762
Phoenix, Conn.	F. 9,078	5,701
Phoenix, Conn.	T. 12,016	4,641
Phoenix, Conn.	F. 19,644	6,398
Phoenix, Conn.	T. 11,196	4,451
Phoenix, Conn.	T. 10,965	4,451
Phoenix, Conn.	F. 52,495	26,737
Phoenix, Conn.	T. 75,126	26,256
Phoenix, Conn.	F. 23,724	9,342
Phoenix, Conn.	T. 27,053	11,078
Phoenix, Conn.	F. 62,722	20,469
Phoenix, Conn.	T. 78,720	24,738
Phoenix, Conn.	F. —109	470
Phoenix, Conn.	F. 68,552	6,201
Phoenix, Conn.	T. 75,738	6,593
Phoenix, Conn.	F. 40,507	11,353
Phoenix, Conn.	T. 55,272	15,713
Phoenix, Conn.	F. 4,321	2,732
Phoenix, Conn.	T. 5,158	2,736
Phoenix, Conn.	F. 85,660	17,074
Phoenix, Conn.	T. 87,778	17,490
Phoenix, Conn.	F. 3,674	497
Phoenix, Conn.	T. 4,130	537
Phoenix, Conn.	F. 13,930	2,912
Phoenix, Conn.	T. 27,248	18,885
Phoenix, Conn.	F. 18,370	10,213
Phoenix, Conn.	T. 20,735	11,872
Phoenix, Conn.	F. 38,997	8,416
Phoenix, Conn.	T. 65,490	15,472
Phoenix, Conn.	F. 4,323	4,323
Phoenix, Conn.	T. 4,524	2,422
Phoenix, Conn.	F. 68,476	21,047
Phoenix, Conn.	T. 71,903	21,578
Phoenix, Conn.	F. 10,832	2,872
Phoenix, Conn.	T. 59,513	26,364
Phoenix, Conn.	F. 94,952	46,914
Phoenix, Conn.	T. 52,230	9,648
Phoenix, Conn.	F. 62,102	12,380
Phoenix, Conn.	T. 7,692	1,160
Phoenix, Conn.	F. 7,692	1,568
Phoenix, Conn.	T. 4,020	13,880
Phoenix, Conn.	F. 52,967	12,330
Phoenix, Conn.	T. 16,120	5,425
Phoenix, Conn.	F. 26,590	10,689
Phoenix, Conn.	T. 35,684	4,334
Phoenix, Conn.	F. 47,501	6,887
Phoenix, Conn.	T. 1,568	36
Phoenix, Conn.	F. 20,653	14,733
Phoenix, Conn.	T. 208	303
Phoenix, Conn.	F. 69,992	23,269
Phoenix, Conn.	T. 76,070	24,370
Phoenix, Conn.	F. 18,616	5,851
Phoenix, Conn.	T. 23,037	6,611
Phoenix, Conn.	F. 13,414	5,242
Phoenix, Conn.	T. 21,319	12,330
Phoenix, Conn.	F. 21,509	14,083
Phoenix, Conn.	T. 66,914	22,534
Phoenix, Conn.	F. 71,352	24,613
Phoenix, Conn.	T. 48,362	16,875
Phoenix, Conn.	F. 52,981	17,100
Phoenix, Conn.	T. 19,178	8,194
Phoenix, Conn.	F. 21,909	8,324
Phoenix, Conn.	T. 14,002	1,553
Phoenix, Conn.	F. 15,093	1,553
Phoenix, Conn.	T. 50,997	15,431
Phoenix, Conn.	F. 61,337	18,232
Phoenix, Conn.	T. 6,870	5,208
Phoenix, Conn.	F. 7,402	2,725
Phoenix, Conn.	T. 11,123	3,352
Phoenix, Conn.	F. 249,982	75,518
Phoenix, Conn.	T. 270,912	78,668
Phoenix, Conn.	F. 21,045	4,545
Phoenix, Conn.	T. 31,795	6,030
Phoenix, Conn.	F. 34,654	17,568
Phoenix, Conn.	T. 43,152	23,278
Phoenix, Conn.	F. 2,842	4
Phoenix, Conn.	T. 2,609	.....
Phoenix, Conn.	F. 10,311	2,343
Phoenix, Conn.	T. 10,744	2,527
Phoenix, Conn.	F. 153,456	55,212
Phoenix, Conn.	T. 172,249	63,156
Phoenix, Conn.	F. 78,836	36,905
Phoenix, Conn.	T. 80,956	38,205
Phoenix, Conn.	F. 65,945	20,316
Phoenix, Conn.	T. 72,584	21,438
Phoenix, Conn.	F. 2,539	727
Phoenix, Conn.	T. 2,786	730
Phoenix, Conn.	F. 2,273	1,450
Phoenix, Conn.	T. 8,175	1,893
Phoenix, Conn.	F. 12,414	2,648
Phoenix, Conn.	T. 12,534	2,652
Phoenix, Conn.	F. 41,850	17,364
Phoenix, Conn.	T. 48,192	18,366
Phoenix, Conn.	F. 15,782	3,494
Phoenix, Conn.	T. 21,335	5,580
Phoenix, Conn.	F. 62	.....
Phoenix, Conn.	T. 690	138
Phoenix, Conn.	F. 31,944	10,041
Phoenix, Conn.	T. 33,563	10,793
Phoenix, Conn.	F. 12,839	2,523
Phoenix, Conn.	T. 13,423	3,066

F.—FIRE; T.—TOTAL

	Prem.	Losses
Brit. & Foreign Mar.	T. 3,176	\$ 943
Caledonian	T. 4,448	3,425
Century	F. 22,596	7,395
Transcontinental	T. 30,725	8,364
Transportation	F. 12,413	1,159
Travelers	T. 13,954	1,184
Triangle	F. 546	.....
United American	T. 11,100	1,966
United Firemen's	F. 68,534	46,705
United States Fire	T. 18,844	50,910
U. S. Mer. & Ship.	F. 13,245	5,085
Universal	T. 12,932	11,345
Victory	F. 8,534	5,503
Gr. Dealers Nat., Ind.	T. 10,387	6,322
Grocers Cash D. M., Pa.	F. 142,989	41,966
Hardware Deal. Mut.	T. 166,986	53,578
Hope Mut., R. I.	F. 25,505	4,342
Ind. Lumbermen Mut.	T. 44,727	5,276
Industrial Mut., Mass.	F. 26,154	2,707
Kent Co. Mut., Del.	T. 34,408	5,387
Keystone Mut., Pa.	F. 7,882	2,789
Lumbermen Mut., O.	T. 8,178	2,843
Lumber Mut., Mass.	F. 5,909	10,720
Cambridge Mut., Mass.	T. 6,777	2,055
Carolina Mut., S. C.	F. 5,646	2,055
Central Mfrs., O.	T. 8,579	412
Cotton & Woolen Mfrs.	F. 9,322	412
Enterprise Mut., R. I.	T. 12,062	8,821
Fall Riv. Mfr. M., Mass.	F. 7,408	4,020
Farmers Mut., Pa.	T. 6,223	8,504
Ins. Co. of Northamp.	F. 6,609	8,328
County, Pa.	T. 20,960	10,383
Firem. M. Ins. Co., R. I.	F. 4,901	266
Fitchburg Mut., Mass.	T. 19,952	15,031
Brethren Mut., Md.	F. 20,828	15,126
Natl. Under. Mut., Md.	T. 8,372	4,641
American Mut., R. I.	F. 1,033	13
American Mut., Ind.	T. 858	17
Amish Mut., Pa.	F. 18,864	5,723
Arkwright Mut., Mass.	T. 33,026	11,362
Atlantic Mut., Pa.	F. 11,664	10,644
Berkshire Mut., Mass.	T. 3,274	4,664
Blackstone Mut., R. I.	F. 3,260	5,092
Boston Mfrs. M., Mass.	T. 2,602	7,985
Yorkshire	F. 41,995	16,577
Baltimore National	T. 42,151	16,596
Central	F. 11,830	3,196
Fidelity & Guaranty	T. 12,386	15,393
Hampton Bds. F. & M.	F. 12,417	15,741
Homestead	T. 5,633	679
Mut. Fire of Hfd., Md.	F. 7,911	1,579
National Fidelity	T. 6,281	1,428
Seaboard, Md.	F. 6,722	1,906
Protection Mut., Ill.	T. 9,473	2,898
Retail Hardware	F. 3,274	4,664
R. I. Mut.	T. 3,260	5,092
Rub. Mfrs. M., Mass.	F. 6,028	6,092
Standard Mut., Pa.	T. 6,205	143
State Mutual, R. I.	F. 313	1,454
Union Mut., R. I.	T. 7,445	19,184
United Mut., Mass.	F. 1,427	1,888
West. Millers Mut., Mo.	T. 3,087	74
What Cheer Mut., R. I.	F. 10,575	8,409
Nat. Retailers Mut., Ill.	T. 10,575	8,585
N. W. Mut., Wash.	F. 3,805	314
Ohio Farmers Mut.	T. 3,805	589
Ohio Hardware Mut.	F. 17,794	6,593
Paper Mill Mut., Mass.	T. 19,477	6,608
Pawtucket Mut., R. I.	F. 7,168	4,31
Penn. Mut.	T. 16,426	2,062
Pa. Lumb. Mut.	F. 480,619	154,642
Pa. Millers Mut.	T. 529,473	175,717
Phila. Mfrs. Mut.	F. 50,119	1,372
Millers Mut., Ill.	T. 64,085	8,006
Millers Mut., Pa.	F. 51,014	8,900
Millers Mut., Tex.	T. 52,033	9,337
Millers Nat., Ill.	F. 23,785	3,375
Minnesota Imp., Minn.	T. 28,050	3,927
Mut. Chester Co., Pa.	F. 190,180	111,805
Narragan. Mut., R. I.	T. 204,054	121,002
Nat. Imple., Minn.	F. 6,650	.....
	T. 27,367	4,508
	F. 52,138	14,548
	T. 3,844	7,665
	F. 15,112	1,197
	T. 15,566	1,197
	F. 5,456	7,773
	T. 5,434	8,487
	F. 10,834	10,533
	T. 1,700	3,654
	F. 6,547	9,327
	T. 6,520	10,184
	F. 1,026	1,122
	T. 4,606	2,668
	F. 1,814	8,425
	T. 1,960	8,425
	F. 12,153	8,789
	T. 3,723	2,368
	F. 4,100	2,424
	T. 47,535	46,741
	F. 47,913	46,756
	T. 42,272	18,277
	F. 56,857	25,334
	T. 9,868	2,612
	F. 762	21
	T. 6,678	1,243
	F. 10,453	2,163
	T. 41,913	26,222
	F. 42,071	26,243
	T. 11,759	5,540
	F. 14,387	13,269
	T. 14,427	13,269
	F. 17,331	15,839
	T. 9,813	20,446
	F. 9,909	20,455
	T. 10,806	10,278
	F. 10,951	10,285
	T. 3,684	10,069
	F. 3,710	10,069
	T. 37,068	29,266
	F. 37,178	29,302
	T. 10,011	981
	F. 10,376	981
	T. 34,609	21,899
	F. 34,895	22,017
	T. 1,078	1,630
	F. 2,917	624
	T. 4,064	624

F.—FIRE; T.—TOTAL

	Prem.	Losses
National Mut., Pa.	F. 1,498	\$ 35
National Mut., Ohio	T. 2,796	180
Manton Mut., Pa.	F. 2,097	180
Mfrs. Mut., R. I.	T. 4,428	264
Mechanics Mut., R. I.	F. 5,456	7,773
Mercant. Mut., R. I.	T. 5,434	8,487
Mer. & Bus. Mens. Mu.	F. 3,274	4,664
Merrimack Mut., Mass.	T. 2,449	2,241
Mich. Millers Mut.	F. 16,764	6,378
Mill Owners Mut., Ia.	T. 7,385	6,075
Mill Owners Mut., Ill.	F. 7,214	1,498
	T. 7,633	1,949
	F. 18,577	21,610
	T. 18,987	21,610
	F. 15,111	13,533
	T. 15,641	13,590
	F. 2,630	5,110

## Brief Filed by Kansas Agents

(CONTINUED FROM PAGE 5)

the impounded premiums, Mr. Foote declared, goes a long way toward covering the litigation expense. He feels that the interest on the commissions belongs morally to the agents and he contends it is being retained without their consent.

### Had to Meet Difficulties

Mr. Foote stated that during the eight years' litigation the agents have been forced to sell insurance under difficulties. There was an absence of broader coverage which other states in the western territory were receiving. Yet in spite of the higher cost of insurance than elsewhere and the handicaps the agents declared that they had overcome sales resistance. Mr. Foote said that the question of commissions had no part in the rate compromise, it being purely a business matter between the companies and agents. He asserted there are several companies that have never collected the impounded premiums from their agents. There are some companies that have not paid any impounded commissions and there are others that paid them for a while and then stopped. He said that therefore there has not been uniformity.

### Points Out Danger

Mr. Foote stated that the companies have had an increased clerical overhead expense to take care of the complicated situation but the agents have had similar experience in handling the impounded premiums. The Kansas agents, he asserted, have no desire to do anything which would cause any friction among members of the company organization or between an association and the non-affiliated companies. Commissions, he said, are a matter for individual companies. He said that this being the case it would be unfortunate to see some company break through and pay its agents the full commission and practically force the other companies to do likewise. Mr. Foote made it clear that he was not making any threats but was bringing to the attention of the companies a possible contingency.

## Hillers Made President of Nebraska Association

(CONTINUED FROM PAGE 10)

is interested to see that the various insurance companies play fair with each other and with the public. Laws have been passed which must be enforced, prohibiting misrepresentation of contracts and requiring the licensing of all agents.

He said the state government is heartily in accord with the association's idea of raising the standards of agencies. The individual can not know all about the insurance business and must depend on the agent, as he must on a doctor, and be able to rely on him. He can not know what kind of a policy he should have on his car nor on his house and must assume that the agent will give him something that will cover him fully and be in a responsible company. At the same time the government is interested in seeing that no one person or organization gets all the business;

that there is assurance of reasonable and equitable rates and of companies keeping open competition.

### Reviews Recent Controversy

He expressed some hesitancy about discussing his controversy with the Western Underwriters Association and Western Insurance Bureau and said it was a closed incident. He did, however, give a history of the controversy, reading his correspondence with the presidents of the W. U. A. and the Bureau. He stated he had from 75 to 90 telephone calls and telegrams from agents in Nebraska who said the representatives of W. U. A. companies had called on them and said in effect that they must resign their mutual representation if they expected to continue representing these companies. On that account he felt called upon to take the action that he did. Mr. Sorensen's talk and his willingness to answer any questions that might be asked made his appearance a very fortunate incident in the program. His reception was unquestionably cordial and gave evidence of a better feeling on all sides.

### Much Educational Material

The program was particularly rich in educational material on both fire and casualty sides. The addresses on use and occupancy by E. G. Frazier of the Springfield and on rent and rental value insurance by W. S. Foster of the North America both brought out many questions from agents.

The inspirational address of the meeting was given by Bert E. Mitchner of Hutchinson, Kan., regional vice-president of the National Association of Insurance Agents, on "Insurance Essentials." Abandoning his prepared manuscript and talking from notes, he entered enthusiastically into his subject, clearly advancing the prestige of the National association and its activities with his hearers and inspiring the agents to a greater appreciation of their opportunities and the high calling in which they are engaged.

An invitation was received from the Hastings association to hold the next convention in Hastings but the matter was referred to the executive committee with power to act. The meeting adjourned at the close of the afternoon session with no special business to transact, to meet in the evening at Liederkranz Hall where the banquet was served.

A fire prevention talk by Harry K. (Smoky) Rogers of the Western Actuarial Bureau was the principal feature of the banquet.

## Florida Agents Elect

### Quinlan Adams President

(CONTINUED FROM PAGE 11)

agency qualification. He read many letters from agents who thought the law hard to enforce. An examining board was suggested as a solution of the problem. It was also thought that local boards can work out the problem.

Commissioner W. V. Knott assured the agents that they might look to him to enforce the law where violations are reported and evidence submitted.

### Quaid Gives Pointers

William Quaid, vice-president of the Southern Fire, talked on "Insurance as a Commodity," and presented many new ideas on salesmanship.

Percy Goodwin, chairman of the National association's executive committee, created much enthusiasm by his plea for agency efficiency.

H. S. Brennan of Miami explained consolidated forms now used in his office to effect large savings in time and money.

### Aggregate Casualty Premiums

On page 159 of the Argus Casualty Chart, the grand aggregate of premiums of all stock companies is incorrect. The figure should be \$894,345,794 instead of \$1,069,684,731.

# Premiums and Losses in 1929 in MISSOURI on All Casualty Lines

	Premia.	Losses	Auto. Liability	Other Liability	Work. Comp.	Fidelity-Surety	Plate Glass	Burglary	Prop. D. & Col.
	Premia.	Losses	Premia.	Premia.	Premia.	Premia.	Premia.	Premia.	Premia.
Aero. Indem. ....	7,028			5,807					1,220
Aetna Cas. ....	410,396	161,078	113,931	53,129	2,716				72,399
Aetna Life ....	728,810	330,480	185,057	62,471	119,307	46,723	227,926	114,226	43,056
Alliance Cas. ....	18,123	3,161	4,258	225	1,000	40	3,990	1,264	
Allied Mut. Liab. ....	1,656	1,588	151		235		1,259	1,588	
American Auto. ....	662,934	263,073	591,007	296,783			35,551	12,865	
American Bond, Md. ....	15,107						11,152		36,129
American Emp., Mass. ....	81,144	18,994	20,972	1,339	10,994	293	30,644	9,680	58,943
American Liab. Sur. ....	2,268	329	577	200			3,380	173	7,994
American Motorist, Ill. ....	180		126						332
American Mut. Auto. ....	769		113						53
American Mut. Liab. ....	322,735	167,669	17,137	6,786	18,471	21,162	280,537	137,567	454
American Reins. ....	850	8,697		3,823			830		26,407
American Sur. ....	254,819	83,366	1,089		3,978		830		16,763
Associated Indem. ....	32,790	4,910	14,076	1,877	1,705	5	1,859	171	5,791
Atlas Cas. ....	114,542	80,322	45,312	40,553			210,629	55,935	343
Auto. Und., Tex. ....	96,594	36,007	54,684	26,465			949		4,714
Bankers Indem. ....	4,641	1,887	1,324	1,032					894
Central Mut. Cas. ....	54,597	25,542	12,605	7,480	619		1,235	61	820
Central Surety ....	164,095	72,970	37,104	22,670	21,837	8,227	45,489	24,693	6,974
Central West. Cas. ....	92,080	64,670	48,923	33,419	17,313	14,008		17,907	16,800
Century Indem. ....	11,411	2,377	292	1,590	4,635	195		4,493	17,593
Columbia Cas. ....	168,400	32,850	20,842	5,237	16,935	11,041	31,533	8,769	126
Commonwealth Cas. ....	108,585	16,010	54,657	2,548			6,484		8,945
Commerce Cas. ....	913	12	512				43		18,461
Commercial Cas. ....	168,666	112,753	36,158	34,696	23,589	27,890	56,869	27,687	4,622
Constitution Ind. ....	153,515	65,230	16,333	16,629	23,484	10,363	75,477	31,445	10,520
Continental Cas. ....	515,816	249,099	47,837	22,570	13,998	6,635	36,713	28,743	5,217
Contractors Cas. ....	60,026	18,641			10,419	2,719	49,006	15,922	6,611
Consolidated Indem. ....	22							8	
Detroit Fld. & Sur. ....	35,978	7,764					35,078	7,764	
Eagle Indem. ....	827	1,621	—24	711	71		485	490	340
Employers Cas. ....	43,879	22,324	2,204		5,828	2,334	34,777	19,829	1,067
Employers Liab. ....	838,011	340,434	204,951	61,456	142,716	62,183	310,009	162,426	67,153
Employers Mut. Cas. ....	78,487	25,565	20,600	9,709	4,880	948	27,469	8,545	14,829
Employers Reins. ....	89,265	60,713	23,281	25,954	10,448	4,925	31,606	14,660	8,869
Equitable Cas. ....	1,638		11				1,496		3
Federal Surety ....	45,100	23,881	12,535	6,705	2,805	6,689	5,861	5,325	1,131
Fidelity & Cas. ....	1,098,621	622,664	186,754	129,266	158,310	105,250	316,642	177,021	57,246
Fidelity & Dep. ....	363,898	89,922					276,022	83,309	6,531
Fidelity Union Cas. ....	34,401	30,657	24,153	24,935	1,652	98		353	6,666
Fort Dearborn ....	146,936	43,278	86,069	27,902					42,768
General Accident ....	376,423	212,020	84,458	41,645	63,072	49,556	143,565	87,778	25,131
General Cas. & Sur. ....	35,954	15,463	21,473	3,974	886		1,784	148	10,036
Georgia Cas. ....	108,178	130,581	33,776	45,423	12,531	32,637	43,493	46,547	11,920
Globe Indem. ....	652,373	295,000	89,841	43,209	128,570	51,864	283,638	163,080	20,408
Globe Mutual ....	54,633	12,026							9,301
Great Amer. Indem. ....	99,582	20,138	20,357	1,078	5,886	1,228	12,310	6,149	6,817
Guar. of N. Amer. ....	3,916	2,553							
Hardware Mut. Cas. ....	35,503	12,950	16,963	3,631	745		7,096	3,588	7,793
Hartford Accident ....	1,385,185	681,634	233,539	124,642	219,505	104,644	632,208	348,620	68,051
Home Accident, Ark. ....	5,696	4,478	81		360		5,012	4,478	37
Illinois Cas. ....	2,103	4	876						883
Indem. of Amer. ....	31,000	58,525	19,964	51,248					5,797
Indem. of N. Amer. ....	169,957	84,349	36,833	15,709	25,334	13,009	52,606	28,328	9,852
Independence Ind. ....	52,606	125,547	4,221	520	7,030	429	16,588	7,625	2,650
Liberty, Ohio ....	28,567	15,958	19,292	11,378	1,511	275	8,177	106,734	7,399
Liberty Mut., Mass. ....	442,677	207,659	42,783	45,328	28,548	8,872	361,045	150,269	9,413
Liberty Union Cas. ....	34,401	30,657	24,153	24,935	1,652	98		353	6,666
Lloyds Cas. ....	35,978	8,500	5,700	292	254		2,800	198	2,233
London Guar. ....	124,764	80,155	28,493	15,583	10,541	9,439	52,058	33,692	10,972
Lombard & Lanc. ....	53,907	32,092	22,275	14,404	2,029	4,683	7,307	9,344	8,558
Lumb. Mut. Cas. ....	118,990	60,124	31,297	14,060	9,500	1,090	60,057	24,944	13,098
Maryland Cas. ....	852,656	463,294	146,733	120,154	91,924	72,887	253,455	169,992	48,044
Mass. Bonding ....	295,915	186,128	59,900	49,974	29,301	14,010	24,467	19,676	17,165
Medical Prot. ....	66,465	65,267			66,465	65,267			15,919
Metropolitan Cas. ....	236,673	103,996	54,484	21,628	32,272	9,798	70,945	40,058	5,067
Merchants Indem. ....	3,705		3,705						16,310
Missouri Mutual ....	47,945	31,431	27,034	27,350			2,840	191	3,376
Mutual Plate Glass. ....	7,798	3,227						7,798	3,227
Mutual Prot., Mo. ....	42,526	7,588	18,953	2,972					5,783
National Cas., Mich. ....	70,876	32,287	19,398	3,218	648		1,500		407
National Sur., N. Y. ....	416,156	104,436					237,079	49,025	215
Norfolk Union Ind. ....	238,127	89,504	121,377	49,928	26,687	10,683	1,260		8,741
Nebraska Ind. ....	9,452	6,646	5,902	5,191					1,564
New Amsterdam Cas. ....	295,462	163,145	41,836	22,996	59,993	39,937	96,776	49,991	7,330
New Century Cas. ....	1,708	79							1,708
N. J. F. & Pl. Gl. ....	147,326	38,552	68,055	12,832	906		806		9,376
N. Y. Cas. ....	45,681	6,711	26,711	1,713	817		4	223	13,233
N. Y. Indem. ....	153,019	104,461	27,614	22,000	20,984	14,026	62,486	39,820	3,965
Norwich Union ....	3,379	66	307		4,643		—1,847		274
Ocean Acci. & Cas. ....	652,896	401,108	59,302	82,792	162,311	118,954	234,039	127,382	41,804
Ohio Cas. ....	228,802	187,610	150,986	146,016	5,637		7,655	921	1,591
Penn. Surety ....	16,741	5,257	2,914	283	—1,648	235	6,790	2,346	5,680
Preferred Accident ....	39,715	19,400	16,783	6,055	62				5,673
Prudential Cas. & Sur. ....	21,660	1,481	13,597	350	131				135
Public Indem. ....	843	69	8						832
Royal Indem. ....	107,606	36,128	32,659		16,920	14,547	59,185	48,966	26,817
Phoenix Ind. ....	1,404	159							—3,874
Security M. Cas. ....	139,827	68,418	13,778				106,702	87,160	
St. Paul Mer. Ind. ....	164,650	60,064	133,960	53,885	6,019	25	849	56	5,971
Southern Surety ....	1,056,408	346,234	140,989	41,359	29,975	20,289	252,047	130,326	55,716
Standard Accident ....	539,923	219,796	125,630	57,949	34,819	34,819	191,205	87,903	55,079
Standard Sur. & Cas. ....	10,195	1,406	551		331		9,016	1,391	
St. Far. M. Auto. ....	212,997	77,838	67,664	14,477					114
Sun Indem. ....	10,103	7,785	4,716	6,098	—176	525			993
Travelers ....	1,096,102	666,856	269,316	197,236	142,463	119,124	386,612	201,102	357
Travelers & Operators Mut. ....	22,615	3,545							
Transportation Indem. ....	30,521	2,896	12,658	490	7,832	75	2,706	2,154	587
Union Auto. ....	248,480	117,305	188,593	90,412					1,324
Union Indem. ....	1,020,926	578,004	179,065	165,616	142,516	82,084	300,726	210,265	232,971
U. S. Cas., N. Y. ....	271,272	122,117	87,277	55,756	37,670	8,181	77,679	33,106	1,111
U. S. F. & G. ....	1,136,217	593,548	148,452	130,865	136,895	101,309	379,681	240,882	341,028
Union Insurance ....	66,467	8,140	31,318	505					
U. S. Guar. ....	55,014	530	14,597	70	2,813		28,300		5,527
Universal Auto. ....	81,621	12,562	3,728	2,707	42,598	4,760	16,592	3,385	251
Universal Cas. ....	6,312	69	407		3,310	50			1,079
Yorkshire Indem. ....	1,524	47	1,142						
Western Cas. & Sur. ....	539,108	75,128	386,696	47,838	4,293	25	3,364	54	148
Zurich General ....	300,592	153,933	57,549	29,824	67,256	38,309	134,411	72,133	1,671
Total, 1929. ....	27,888,317*	14,333,176*	5,383,387	2,904,625	2,423,597	1,387,862	5,994,965	3,238,116	2,757,512
Totals, 1928. ....	24,705,611*	12,196,050*	4,200,530	2,048,722	2,069,087	1,643,792	5,497,329	2,362,020	2,548,895

The table showing companies writing other classes of casualty business in Missouri will be published next week.

\*Total of all casualty business including other classes. Company totals above include other classes.

## Examine Union Indemnity

A joint examination of the Union Indemnity of New Orleans by the Mississippi and Kentucky departments is in progress.

## Slattengren to Leave Hartford

KANSAS CITY, MO., April 30.—G. B. Slattengren, head of the Hartford Accident's Kansas City bond department, has resigned. He will retire on

June 1, it is said, to enter the Chicago office of the Seaboard Surety of New York, which has just entered Illinois and is planning to open a branch office in that city.

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# Work With Sharpened Tools

THERE is the ring of truth to current statements that business is recovering. Since November, 1929, millions of words have been written and spoken saying that which was not. In the winter days of greatest depression, spokesmen of industry dismissed employes on the one hand and on the other hand told the public that hard times was fiction—a state of mind. The rank and file soon discerned the deception, which, however, was not reprehensible since it was conceived for the purpose of stimulating trade. Accordingly, now, any favorable analysis of commerce and finance is largely discounted. But we can make the mistake of over-discounting optimistic statements.

REALISTIC critics are declaring that business is recovering—not a complete recovery by any means. But prosperity is around the corner. Securities are appreciating. Automobile sales are growing. Public work is being undertaken. We can believe the statement that times are better and that the opportunity for fighters is abundant. We can also credit the statement that industry for a long time will not support loafers, incompetents and excess baggage as it did in boom days. For the best prepared, the most aggressive, the most intelligent, the hardest working, and the most ambitious men in any industry there are rewards.

HOW can THE NATIONAL UNDERWRITER contribute to the restoration of prosperity? Our commodities are staples for insurance, just as insurance itself is a staple. Our publications, our services are even more useful now than in times of fluid money, for when wallets are full, even indifferent insurance solicitors can make something of a living. They could make a better living if they were possessed of that vital spark which distinguishes successful men, the ambition to know more about their business than anyone else in the world. Small change solicitors can make small change when everyone is spending and building. Now there isn't even small change for small change men. There is big change in this country for those who are prepared to go after it.

THE NATIONAL UNDERWRITER can prepare or at least help you to prepare to go after it. Indeed THE NATIONAL UNDERWRITER can inspire you with a desire to go after it if you will give THE NATIONAL UNDERWRITER a chance. To whatever department of insurance you have dedicated your life, THE NATIONAL UNDERWRITER can provide the best instruments for the competition. Carpenters don't discard saws when competition among carpenters becomes keener. The successful carpenter sharpens his instruments and gets better ones. Likewise indomitable insurance men are equipping themselves with more tools and better tools. Insurance is their career and they are ambitious to know more about insurance so that they can sell more insurance than anyone else. Hard times can't beat these men.

IN subsequent statements, THE NATIONAL UNDERWRITER will describe the instruments which are available to insurance men and women who want to learn more about insurance so that they can sell more insurance than anyone else in the world. THE NATIONAL UNDERWRITER will tell you about the Fire, Casualty, and Surety Bulletins, which prepare acquisitive men to meet all circumstances of the campaign and to keep pace with their rapidly growing industry! The Accident and Health Bulletin, whose policy analysis section is indispensable for intelligent soliciting, and whose salesmanship section is admirable for both new and old agents; the training course on the Dean schedule, casualty and bond underwriting, property insurance and accident and health, and the Insurance Pictorial which is useful in exploding excuses of the day.

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